



Citizens State Bank of Loyal

TITLE:	Loan Processor / Loan Assistant	Reports to: Loan Processing Manager
FLSA:	Non Exempt	Location: Marshfield
CATEGORY:	Full Time	Date: October 2023

SUMMARY

Works in the Loan Processing Department and is responsible for the production of loan documentation and booking of executed loans onto the Bank's core processing systems. The Loan Processor is knowledgeable of loan documentation, regulations and processes, and is able to communicate well with the Lending staff. Loan Processors assist in ensuring that proper documentation is utilized for the Bank's loans. Main functions are the drafting of various loan documents, booking loans, tracking loan-related items, and answering loan-related computer system questions.

The Loan Assistant services and supports consumer, mortgage, commercial and agricultural loan officers and customers. Post and disburse new and renewed loans, checks the accuracy of loan documents and information after it is posted on the Bank's loan system. Maintain and keep loan records up-to-date by the use of paper files and in electronic storage, perform record-keeping and backroom clerical maintenance and support functions, assist with questions to both internal and external customers, and perform other tasks as assigned. Must be highly self-motivate, organized and passionate about working in a team environment.

LOAN PROCESSOR ESSENTIAL DUTIES

- Draft various loan documents in the consumer, residential real estate, agricultural, commercial and municipal loan areas utilizing the loan documentation system.
- Books executed loans in the consumer, residential real estate, agricultural, commercial and municipal loan areas into the Bank's core processing system.
- Manages the Bank's escrow program including individual escrow analysis, accounting and payment distribution.
- Field staff inquiries relating to loan processing and documentation in a professional and efficient manner.
- Works and communicates in a cooperative manner with all Bank employees, with special emphasis on assisting other members of the Loan Department in completing tasks and duties.
- Perform data entry and administrative functions for various loan processes in accordance to Bank policies and procedures.

LOAN ASSISTANT ESSENTIAL DUTIES

- Regularly meet with assigned Loan Officers to discuss pipeline/workflow and assistance needed to complete these tasks.
- Organize, maintain and assemble loan files both paper and electronically.
- Post and disburse new and renewed loans, Perform transfers and advances on DDA and Loans
- Follow-up on outstanding loan documentation and ticklers.
- Manage the upkeep of various reports, scan documents into electronic files, and organize paper files.
- Complete electronic recording of documents (UCCs, mortgages, satisfactions, DMV records, etc.) and request final title documentation.



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- Answer phone inquiries from general public, customers and other bank personnel.
- Assist with statement and notice mailings, incoming loan department mail, month end balancing reports, and end of week reports.
- Prepare and send payoff requests, draw requests, and other requests as needed.
- Order appraisals, flood determinations, verifications and other loan-related items in accordance to bank policies and procedures.
- Assist other areas of Loan Administration as needed.

SECONDARY DUTIES

- Participates in Bank-wide committee and branch-level meetings when requested.
- Assist senior management in development of Bank manuals and operational procedures in an effort to accomplish the Bank's strategic directives.
- Keeps abreast of regulatory compliance and developments for assigned area and informs Bank staff of same. Recommends procedural changes as needed to support prescribed requirements.
- Maintain educational and professional expertise through job-related seminars, conferences and workshops.
- Participates in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this job description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of force; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

Associate degree in Business or Accounting, or equivalent combination of education and experience.

Minimum of 2 years of loan processing or other banking experience.

Well developed and highly effective communication skills.

Advanced computer skills in Microsoft Excel, Word and/or other accounting programs.

Ability to interact professionally with a variety of people including co-workers, customers, vendors, and auditors.

Ability to manage multiple priorities with an independent work ethic.

Ability to analyze processes and procedures for effectiveness.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.