

# EXCHANGE BANK <sup>est. 1894</sup>

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Lending Quality Assurance Specialist - Any

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## SUMMARY

The Lending Quality Assurance Specialist will review activity initiated by bank staff in relation to loans and leases including, new loans and leases, and maintenance performed on existing accounts. Reconciliations of general ledger and internal accounts relating to loans and leases will also be performed. All discrepancies noted during reviews performed will be reported to management and process owners and monitored for correction.

**Department:** Loans - Quality Assurance **Exemption Status:** Non-Exempt

**Reports to:** VP Credit Administration

## MAJOR DUTIES AND RESPONSIBILITIES (ESSENTIAL FUNCTIONS)

1. Reviews all new loan and lease account records for completeness and accuracy
  - Retrieve new account reports from bank and lease reporting system. Reviews account record on the bank's system to ensure all input matches account documentation.
  - Ensures all required documents related to various loan and lease account types are present and complete.
  - Communicates discrepancies noted to staff member who opened accounts
  - Follows up with staff for outstanding items not corrected or received
2. Reviews all system maintenance performed on loan and lease accounts
  - Retrieve system maintenance reports from bank reporting system. Reviews all loan account records that were changed.
  - Trace changes made to source directive and ensure changes were made accurately
  - Ascertain changes made were done by authorized individuals and were appropriate
  - Communicates discrepancies noted to staff member who made changes
3. Reconcile sub-ledger records to General Ledger and/or Daily Statement
  - Retrieve sub-ledger balance reports from the bank's reporting system and ensure all balances match corresponding general ledger reports for account related to loans and leases.
  - Review all activity in suspense and clearing accounts as well as non-posted items. Determine reason entries were made and report to appropriate staff member for clearing entries. Ensure items are cleared in a timely manner.
  - Report all discrepancies to appropriate managers.
4. Reconcile Due From and Internal Bank Accounts
  - Perform daily, weekly, or monthly reconciliation Internal Bank accounts related to Loans and Leases.
  - Determine that all outstanding items are clearing in a timely manner.
  - Report all incorrect entries to appropriate personnel.

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- Prepare reconciliation forms for review and approval of corresponding managers.
- 5. Distribute all loan notices that are produced
  - Ensure all notices have printed, prepare for mailing
- 6. Performs additional job related duties as assigned or required

## **KNOWLEDGE/SKILL/ABILITY REQUIREMENTS**

- Knowledge of Bank Lending and Leasing functions
- Strong analytical, technical and statistical skills
- Ability to run, read and analyze bank reports
- Strong ability to reconcile bank records
- Maintain integrity in all areas, adhering to policies, regulations and utmost ethical standards
- Uphold confidentiality and employee and customer privacy in all situations
- Demonstrate ability to prioritize and handle multiple projects
- Remain flexible to withstand unpredictable changes to schedules and deadlines
- Interact and communicate effectively with personnel at all levels of the organization

## **Physical/Mental Requirements:**

- Ability to lift and/or move up to 25 lbs.
- Sit at a desk and computer terminal for extended time periods
- Move around within office and between bank locations to appropriately interact with all personnel

## **Eligibility Requirements (Minimum Qualifications)**

Associates degree in accounting, business or related field, or equivalent combination of education and experience required. A minimum of two years experience with lending and leasing, or accounting area within the banking industry is preferred.

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