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# EXCHANGE BANK

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## Branch Lending Assistant

### SUMMARY

The Branch Lending Assistant will provide support to the overall credit function by assisting loan officers with servicing customers and maintaining loan files. This will include servicing all loan types including agricultural, commercial and consumer as well as serve as a liaison with other areas of the bank.

**Department:** Lending – Branch

**Exemption Status:** Non-Exempt

**Reports to:** Site President (with indirect guidance from VP Credit Admin)

### MAJOR DUTIES AND RESPONSIBILITIES (ESSENTIAL FUNCTIONS)

1. Assist with due diligence with credit applications and annual reviews. Including requesting / ordering the following:
  - Credit Reports
  - Title/Lien (UCC) Searches
  - Title Commitments
  - Entity Searches
  - Flood Determinations
  - Appraisals via an engagement letter or Internal Real Estate Evaluations and ensure properly reviewed
2. Follow rules and regulations
  - Become familiar with rules and regulations concerning loans and general banking rules
  - Review credit files and loan documentation for compliance of all regulations
  - Maintain checklists
3. Order Closing Documents and gather all file documentation.
  - Follow checklist for all documents and processes including FHLB and HMDA
  - Request Final Loan Documents from Loan Processing via Loan Document Request Form
  - Assist in gathering all closing documents
  - Review signed documents after closing to ensure proper execution
  - Prepare loan closing documents for imaging and request loan be booked to servicing system
4. Ensure lien perfection by recording:
  - Real Estate liens
  - Vehicle title liens
  - All other types of lien perfection
5. Perform closing and post closing duties:
  - Disburses loan funds (including checks to title companies, loan proceeds, filing fees and other bills)
  - Assist in collecting any missing items for properly documenting credit files
  - Obtain post closing title searches
  - Image customer financials and perfected lien documents
  - Validate loan document images
6. On-going Credit File Review and Maintenance
  - Input and maintain ticklers for all documentation exceptions and/or on-going follow up
    - Lien Perfection and documentation thereof

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- Flood and Hazard Insurance
  - Financials (Tax Returns, Balance Sheets, etc)
  - Others as needed
  - Verify Real Estate Taxes are paid each year
7. Provide Customer Service
- Process and review all loan transactions / tickets daily prior to proof for the branch.
  - Resolve customer issues which do not require lending authority in the lending officer's absence
  - Schedule appointments for annual renewals for agricultural and commercial loans
  - Review reports daily, weekly or monthly
    - Paid off Loans (and process paid loans / initiate collateral releases)
    - Pre-update proof edit
    - New loans
    - Tickler Reports
    - Other as needed
8. Performs additional job related duties as assigned or required. May also seek product sales and cross selling opportunities and referrals.

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

- Knowledge of Bank Lending and Leasing functions
- Strong communication skills to effectively interact with personnel and customers
- Proven performance in problem solving and in maintaining/building customer relationships
- Maintain integrity in all areas, adhering to policies, regulations and utmost ethical standards
- Working knowledge of accounting principles, real estate transactions and terminology, lending procedures and Uniform Commercial Code.
- 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

### **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)**

High school diploma with a minimum of two years experience with lending and leasing or accounting area within the banking industry. Associates or bachelors Degree in Business and/or Banking is preferred.