

Job Title: Administrative Assistant

Reports to: Commercial Lender

Job Summary:

The Administrative Assistant is to provide quality service to clients by directing and assisting with needs and inquiries by phone/in person/ via email. Has thorough understanding of most types of loans and other related requirements, and can independently act to meet those requirements. Monitors current loan and deposit portfolios to identify risks and maintain up to date loan files. Works under minimal supervision while supporting the Commercial Loan team.

Primary Duties/Responsibilities:

This list includes the current primary responsibilities of this position. It is not intended to be all-inclusive and is subject to change, as needed, for the purpose of operational efficiency.

- Represents the bank in a positive, courteous, friendly and professional manner at all times, including in-person contact, as well as telephone, email and other methods of communication.
- Assist with normal and customary support role for Market President.
- Answer phones in a high quality and helpful manner.
- Assist with client and prospective client correspondence.
- Assist with report preparation for Board and Management.
- Assist with scheduling of appointments and meetings.
- Interface with the Credit Administration staff to properly document new loans to minimize bank risk.
- Manage coming dues, including gathering updated information and obtaining approval for renewals.
- Close loan transaction when necessary.
- Monitor and collect past due loan payments.
- Monitor and clear off loan exception items.
- Monitor and clear off insufficient items to minimize the risk to the bank.
- Process loan advance/draw requests for proper approval and disburses accordingly.
- Disburses loan funds in compliance with loan agreements and bank approval requirements.
- Monitor construction loans to ensure compliance with budget and loan agreements.
- Performs other duties as assigned.

Education Requirements:

- High school diploma or equivalent required.
- Bachelor's degree or 2 years of relevant commercial experience.

Qualification Requirements:

- Excellent interpersonal and communication skills, both written and oral.
- Ability to work with detailed information in an efficient and accurate manner, while meeting established deadlines.
- Proficient typing and computer skills, particularly in using Microsoft Office Tools, and the Bank's current software systems.
- Basic consumer loan experience.
- Excellent organizational and problem solving skills.
- Motivated individual with the ability to work independently.
- Ability to work well with customers and co-workers.
- Ability to analyze and resolve issues making sound judgments.
- Thorough understanding and familiarity of the bank's loan policies and procedures.

Experience Requirements:

- Possess a minimum of three years progressively responsible work experience, demonstrating a thorough knowledge in preparing and handling loan documents supporting complex commercial loans.

Physical Requirements:

- Normal office activity.
- May require long periods of typing and repetitive motion.
- Occasional travel required.