

**Job Title: Credit Administration Specialist**

**Reports To: Chief Credit Officer**

**Job Summary:**

Responsible for the reporting, organization, and compliance of the various areas within the credit department. The duties are to prepare department and board reports, maintain records of approvals, ordering and reviewing appraisals and environmental reports, monitoring construction loans, and other credit and loan administration related duties as they arise.

**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.

- Prepare the consumer rate sheet on a quarterly basis.
- Prepare and distribute monthly reports to loan officers.
- Prepare department and board reports.
- Maintain records of approvals.
- Assist credit and loan operations in Board report preparation.
- Order and review appraisal reports, environment reports, and back ground check reports.
- Organization and oversight of approved loan proposals.
- Monitoring and reporting of residential and commercial construction loans.
- Completion of weekly Loan Committee minutes.
- Review and tracking of borrowing bases and covenant tracking.

**Qualification Requirements:**

- Strong communication skills with the ability to communicate both verbally as well as in writing.
- Excellent time management and organizational skills with the ability to work independently with little supervision.
- Detail oriented.
- Ability to make sound decisions by solving problems independently and logically.
- Working knowledge of Microsoft Office Products primarily Word and Excel.

**Experience Requirements:**

- 1 - 2 years of banking experience preferred.

**Education Requirements:**

- High School Diploma or GED.
- College degree required.

**Physical Requirements:**

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