

Ames Community Bank Job Description

Job Title: Consumer Loan Technician

Department: Loan Operations

Reports To: AVP-Loan Operations Manager

FLSA Status: Non-Exempt

Prepared By: Human Resources Officer/AVP-Loan Operations Manager

Prepared Date: July 2010

Approved By: Human Resources Officer/AVP-Loan Operations Manager

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Summary Under general supervision, in accordance with established policies and loan processing procedures, processes consumer loans from application to closing. Establishes loan files and orders documentation required to process loans. Responsible for the accuracy and completeness of all loan documentation. Processes consumer loan files after closings to ensure that documents are recorded with proper recording authority and the loans are entered correctly into the bank records. Inputs loan documents into on-line system, processes loan payoffs and maintains loan files. May assist in loan closing. Provides general administrative support for the loan department.

Essential Duties and Responsibilities include the following. Other duties may be assigned.

1. Reviews loan applications and orders reports necessary to process loans.
 - a. Orders credit reports and income/employment verifications.
 - b. Requests title and lien search.
 - c. Processes credit verification requests.
2. Prepares documents as authorized by lending officers to properly secure different types of loans and extensions.
 - a. Prepares notes and supporting documents.
 - b. Types various loan documents.
 - c. Prepares disbursement instruments.
 - d. Prepares entries to the general ledger for new, renewed, and extended loans.
 - e. Photocopies various documents for loan files and customers.
 - f. Prepares and sends form commitment letters, adverse action notices, etc.
 - g. Establishes, organizes and maintains credit files.
3. Maintains tracking system for loan files.
 - a. Forwards new title applications to department of revenue for processing.
 - b. Verifies information on files when they are received.
 - c. Follows up on any future documentation tracking.
4. Inputs data for direct consumer loans and generates necessary documents and reports.
 - a. Inputs new loan information on the system such as customer name, lender, amount, credit life, etc. Generates loan documents.
 - b. Verifies new loans processed by other loan technicians.
 - c. Generates denial letter from system, if applicable.
 - d. Performs file maintenance on loan accounts.
5. Processes loan payoffs.
 - a. Sorts and distributes paid out loan reports and sends to appropriate person(s).
 - b. Processes paid out note and collateral documents.
 - c. Releases required collateral documents with appropriate state filing office.
 - d. Mails paid notes and related documentation to customers.
 - e. Ensures proper retention of documentation.
6. Provides administrative support for loan department.
 - a. Responds to telephone inquiries, responds to routine questions, takes messages, and directs calls to appropriate area as necessary.
 - b. Responds to routine inquiries for consumer loan account balances and payoff amounts.
 - c. Greets walk-in customers, determines needs and directs to appropriate person.
 - d. Copies, collates, and/or assembles materials, as needed.
 - e. Types letter, memos, and reports from previously established formats.
7. Maintains files for loan department.

- a. Files documentation in customer files.
 - b. Monitors outstanding documents to be files.
 - c. Retrieves information from loan files as requested.
 - d. Files security agreements, titles, and checks for loans in appropriate files.
8. May assists with the loan closing process.
- a. Coordinates loan closing dates with consumer lenders.
 - b. Verifies necessary signatures on documentation prior to funding.
 - c. Disburses loan proceeds.
 - d. Reviews documentation after each closing to ensure accuracy of loan transactions.
9. May provide backup to one or more loan technicians or other types of loans including but not limited to Commercial or Agricultural loans.
10. Adheres to all State and Federal Banking Regulations.

Supervisory Responsibilities

This job has no supervisory responsibilities.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:

Analytical - Collects and researches data; Uses intuition and experience to complement data.

Problem Solving - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions; Works well in group problem solving situations; Uses reason even when dealing with emotional topics.

Technical Skills - Assesses own strengths and weaknesses; Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others.

Customer Service - Manages difficult or emotional customer situations; Responds promptly to customer needs; Responds to requests for service and assistance; Meets commitments.

Interpersonal Skills - Focuses on solving conflict, not blaming; Maintains confidentiality; Listens to others without interrupting; Keeps emotions under control; Remains open to others' ideas and tries new things.

Oral Communication - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills; Participates in meetings.

Written Communication - Writes clearly and informatively; Edits work for spelling and grammar.

Teamwork - Balances team and individual responsibilities; Contributes to building a positive team spirit; Puts success of team above own interests; Supports everyone's efforts to succeed.

Business Acumen - Understands business implications of decisions.

Diversity - Demonstrates knowledge of EEO policy; Shows respect and sensitivity for cultural differences; Educates others on the value of diversity; Promotes a harassment-free environment; Builds a diverse workforce.

Ethics - Treats people with respect; Keeps commitments; Inspires the trust of others; Works with integrity and ethically; Upholds organizational values.

Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time; Supports organization's goals and values; Benefits organization through outside activities; Supports affirmative action and respects diversity.

Judgment - Displays willingness to make decisions; Exhibits sound and accurate judgment; Supports and explains reasoning for decisions; Includes appropriate people in decision-making process; Makes timely decisions.

Motivation - Sets and achieves challenging goals; Demonstrates persistence and overcomes obstacles; Measures self against standard of excellence; Takes calculated risks to accomplish goals.

Planning/Organizing - Prioritizes and plans work activities; Uses time efficiently; Plans for additional resources; Sets goals and objectives.

Professionalism - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions; Follows through on commitments.

Quality - Demonstrates accuracy and thoroughness; Looks for ways to improve and promote quality; Applies feedback to improve performance; Monitors own work to ensure quality.

Quantity - Meets productivity standards; Completes work in timely manner; Strives to increase productivity; Works quickly.

Safety and Security - Observes safety and security procedures; Determines appropriate action beyond guidelines; Reports potentially unsafe conditions; Uses equipment and materials properly.

Adaptability - Adapts to changes in the work environment; Manages competing demands; Changes approach or method to best fit the situation; Able to deal with frequent change, delays, or unexpected events.

Attendance/Punctuality - Is consistently at work and on time; Ensures work responsibilities are covered when absent; Arrives at meetings and appointments on time.

Dependability - Follows instructions, responds to management direction; Takes responsibility for own actions; Keeps commitments; Commits to long hours of work when necessary to reach goals; Completes tasks on time or notifies appropriate person with an alternate plan.

Initiative - Volunteers readily; Undertakes self-development activities; Seeks increased responsibilities; Takes independent actions and calculated risks; Looks for and takes advantage of opportunities; Asks for and offers help when needed.

Innovation - Meets challenges with resourcefulness; Generates suggestions for improving work.

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

High school diploma or general education degree (GED). Prefer 1-2 years of loan processing experience.

Language Skills

Ability to read and comprehend simple instructions, short correspondence, and memos. Ability to write simple correspondence. Ability to effectively present information in one-on-one and small group situations to customers, clients, and other employees of the organization.

Mathematical Skills

Ability to add, subtract, multiply, and divide. Ability to compute rate, ratio, and percent.

Reasoning Ability

Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions. Ability to deal with problems involving a few concrete variables in standardized situations.

Computer Skills

To perform this job successfully, an individual should have knowledge of Spreadsheet software, Word Processing software, Internet and Outlook E-mail.

Certificates, Licenses, Registrations

Other Skills and Abilities

Other Qualifications

Must be able to travel to all bank locations using own transportation.

Physical Demands The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to sit; use hands to finger, handle, or feel; reach with hands and arms and talk or hear. The employee is frequently required to walk. The employee is occasionally required to stand; climb or balance and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision and ability to adjust focus.

Work Environment The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

EEO/AAP

Supervisor Signature

Date

I acknowledge that I have received, read, and understand the duties and responsibilities outlined in this job description

Employee Signature

Date