



Position: PPP Loan Assistant
Reports To: SVP Meridian Bank Manager
FLSA Status: Non Exempt
Location: Meridian Office – 552 N Meridian Rd

Position Summary

Three Rivers Bank of Montana’s Paycheck Protection Program Team is responsible for safely providing funds to our existing and potential customers to help them grow their businesses. Due to Covid-19 and the rapidly changing world for our community, we have partnered with the Small Business Administration (SBA) to help provide funding during this time via the Paycheck Protection Program (PPP). The position of PPP Loan Assistant will provide loan support to the Lenders within the Office in accordance with the organization’s Mission Statement and Core Values. The position will work with internal personnel, customers, both current and prospect, and vendors, such as title companies, insurance companies and government entities. In this role you will provide support to customers with questions surrounding PPP, while helping to review applications and documentation throughout the process in an effort to mitigate risk for the customer and the bank. You will also be responsible for reviewing and processing the Bank’s PPP loan portfolio for forgiveness. As needed assist with commercial, real estate and consumer loan administration. The position reports to the SVP Meridian Bank Manager.

Essential Functions

- Provide support to existing and prospective customers with questions and inquiries for Paycheck Protection Program Loans as part of the CARES Act
- Collect loan documentation in order to mitigate risk for them and the Bank. Ensure appropriate documentation is included in the borrower files
- Facilitate communication between the Bank, the customer and the U.S. Small Business Administration (SBA)
- Help manage loan pipelines for loans in process
- Assist borrowers in completing their application for PPP Loan Forgiveness.
- Quickly and efficiently assess the completeness of Forgiveness Applications.
- Communicate with borrowers to collect and verify all relevant documentation to support their Forgiveness Application calculations.
- Confirm receipt of the required documentation the borrower submits to aid in verifying payroll and non-payroll costs.

- Ability to review tax forms, payroll records, lease agreements, and financial statements to identify eligible PPP expenses to include in the calculations.
- Notify customer of forgiveness decision
- Adhere to Bank and SBA policies and guidelines

Loan Assistant Support Functions

- Loan administrative duties may include, but are not limited to:
 - Typing and editing various forms of correspondence to include letters, loan comments and other Bank documents
 - Obtain credit reports
 - Order 3rd party reports such as appraisals, title reports, etc.
 - Collateral valuations – NADA or research
 - Cross train and support Loan Assistant(s) and Lenders as time allows
 - Scanning and doc tracking
 - Set up, develop and maintain loan files and documentation in Suntell
 - Build and update Personal Financial Statements in Suntell
 - Assist as requested with preparation of loan packets for Board approval.
 - Research and respond to customer inquiries
 - Assist with managing exceptions list, scan and correspond with Loan Operations once completed
- Application tracking for Officers
- Maintain Pending list
- Print daily reports as requested
- Type loan modifications and extensions
- Assist with preparation for closings, i.e. cashier's checks
- Perform loan advances and transfers of funds for customers
- Prepare loan recordings for loans that close and record same day

Additional Responsibilities

- Maintain knowledge of banking products and services to cross sell to customers
- Maintain applicable knowledge of loan types, Bank policies and procedures, regulatory compliance requirements and document legalities
- Provide exceptional customer service while maintaining knowledge of Bank policies and procedures, applicable laws and regulations/compliance requirements including but not limited to the Bank Secrecy Act, the Patriot Act and the Office of Foreign Assets Control
- Complete required compliance training annually
- Provide support for Committee Meetings as needed
- Assist with phone or lobby coverage as requested
- Participate in a minimum of two Heritage Club events annually
- Participate in two Highlander Cross Country or Track events annually
- Participate in two community events representing TRB (approved my manager)

Skills and Competencies

- Three plus years clerical/administrative experience in a customer service setting

