



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

Position Summary

The position of 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. The responsibilities include assisting with commercial, commercial real estate, SBA and consumer loan administration with primary emphasis to work with Commercial Lenders and Credit Analyst. The position reports to the SVP Meridian Bank Manager.

Essential 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
 - Email application packet to customer to include detailed checklists and financial documentation requests
 - Obtain credit reports
 - Order 3rd party reports, track and review collateral documents such as appraisal/evaluation, title report, flood certification, environmental search, UCC search,
 - Collateral valuations; NADA, equipment appraisals, business evaluations and other research as necessary
 - Build and update Personal Financial Statements in Suntell
 - Complete the loan set-up sheet in conjunction with Lender
 - Complete Global Pipeline and update as needed throughout the loan process
 - Assist in collecting documents as needed for the loan per the checklist
 - Assist with loan credit workbook input and approval
 - Pull Caivers for SBA and any other SBA required documents
 - Create network folders and Suntell folders prior to submitting to Processors
 - Transfer documents from S drive to Suntell, copy underwriting and cash flow folders
 - Scanning and doc tracking
 - Deliver financial package to Credit Analyst
 - Ensure appraisal letter is sent to customer and invoice is paid

- Assist as requested with preparation of loan packets for Board approval
- Obtain payoffs for loan closings
- Loan Closings:
 - Pre-closing review of loan closing documents; I.e. Need DL, tax returns, address discrepancy, insurance documents
 - Coordinate with Lender and Processors, request documents prior to loan closing
 - Communicate with Processor on outstanding questions/comments
 - Provide updated wire instructions for loan closings
 - Assist with preparation for closings, i.e. cashier's checks
 - Return customer documents at closing as needed, I.e. Tax Returns
 - Close loans in Officers absence
 - Prepare loan recordings for loans that close and record same day
 - Verify final signatures on closing documents
- Complete adverse action paperwork, forward to customer, copy to ERM
- Research and respond to customer inquiries
- Perform loan advances and transfers of funds for customers
- Manage exception and pending list(s), scan and correspond with Loan Operations as completed
- Manage loans coming due, at least 90 days prior; obtain appropriate documentation, assist Lender to complete change in terms (CIT) as applicable
- Monitor loan maturities
- Contact past due Commercial loan customers for payment/collections
- Print daily reports or as requested

Administrative Functions:

- Provide clerical/administrative support to the lending staff at the Meridian office.
 - Support Officers in maintaining calendar and maintain general bank calendar
 - Set up appointments
 - Make travel arrangements for Officers for meetings and business trips.
 - Process Officer credit card monthly reports
 - Maintain and communicate open/close schedule
- Provide office administration and support functions; i.e. liaison with custodial and building maintenance vendor(s), Costco supplies, assist in mail pick-up,
- 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

Payment Protection Program Support Functions:

Provide support to those working within the Paycheck Protection Program. The 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). These duties may include:

- Provide support to customer's questions and loan documentation in order to mitigate risk for them and the Bank.
- Facilitate communication between the Bank, the customer and the U.S. Small Business Administration
- Help manage loan pipelines for loans in process
- Collection of PPP Forgiveness Applications from borrowers for submission to the SBA 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.

Additional Responsibilities

- Complete required compliance training annually
- Provide support for Committee Meetings as needed
- Assist with Notary requests
- Assist with phone or lobby coverage as requested
- Must be willing to complete other duties as assigned
- 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
- Prior Banking experience preferred
- Prior experience in loan support or loan processing helpful
- Must have good writing and editing skills
- Must be bondable
- Computer proficiency required – ability to use internet, email and Microsoft Office Word and Excel
- Must be able to conduct oneself in a manner that promotes trust in the individual and our organization.
- Must maintain confidentiality at all times due to the nature of information about customers and transactions
- Work cooperatively and respectfully with all Bank Team Members
- Self-directed – must be able to fulfill the responsibilities of the position with minimal supervision
- Must be able to prioritize and organize responsibilities to maximize productive results

Physical Demands

- Normal office environment
- Extended PC viewing, keyboarding with periods of sedentary work
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms

- May be required to occasionally lift/move up to 30 pounds

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature

Date

Printed Name