



Position: Commercial Loan Processor
Reports To: Loan Processing Supervisor
FLSA: Non-Exempt
Location: Idaho Office – 233 E Idaho St

Position Summary

The position of our Loan Processor will process a variety of loan transactions accurately in accordance with the organization's Mission Statement and Core Values. The duties span the entire loan process from creating new loan documents to processing payments and creating loan files. The position requires interaction with Bank lenders, vendors and customers, and other Bank personnel on a daily basis. The position reports to the Loan Processing Supervisor.

Essential Functions

1. Process new loans which may include ordering payoffs and other needed documentation prior to inputting loan data to the loan system
2. Complete loan calculations
 - Book/input loans into core system and prepare disbursement checks for funding
 - Perfect liens on collateral
 - Set up and scan loan files
 - Complete Quality Control (QC) on loan files
 - Process payments and advance requests
 - Provide ratings and payoffs
 - Perform account maintenance on Bank Core System as needed
 - Process Participation agreements and transactions with other financial institutions
 - Respond to customer loan inquiries
 - Change in Terms (CIT)/Modifications – build, process and update loans on core system, accurately and efficiently
 - Maintain applicable knowledge of loan types, Bank policies and procedures, regulatory compliance requirements and document legalities
 - Maintain knowledge of banking products and services to cross sell to customers
 - 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

Additional Responsibilities

- Complete required compliance training annually
- Work any exceptions related to compliance or missing documentation
- Provide back up and assistance to Loan Clerk position responsibilities
- Must be willing to complete other duties as assigned

September 2021

- 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 (manager approval)

Skills and Competencies

- Prior banking experience in loan processing preferred
- Minimum of two years' clerical/administrative experience desired
- High attention to detail and accuracy
- 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
- Must be able to communicate verbally and in writing across all facets of Bank
- Work cooperatively and respectfully with all Bank Team Members
- Self-directed – 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 notes 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