



Position: Loan Clerk
Reports To: Loan Processing Officer
FLSA: Non-Exempt
Location: Idaho office – 233 E. Idaho

Position Summary

The primary responsibility of the Loan Clerk is to complete and maintain loan files for a variety of loan types in accordance with the organization's Mission Statement and Core Values. The duties span the complete loan life cycle from inception of a loan to general maintenance during the life of the loan to the end of the loan once paid off. The position requires interaction with Bank lenders, vendors and customers, and other Bank personnel on a daily basis. The position may also provide administrative support to the Loan Department. The position reports to the Loan Processing Supervisor.

Essential Functions

- Pay insurance and taxes on escrowed real estate loans
- Review taxes and insurance of non-escrowed real estate loans
- Perfect liens on collateral
- Follow up on documentation pending items (recorded deeds, UCC's, etc.) and insurance logs which includes completing the tracking form
- Process payoff requests
- Complete semi-annual note audit
- Disburse construction loan draws and commercial lines of credit advances
- Process Small Business Administration (SBA) monthly payments
- Process Participation agreements with other financial institutions daily
- Process paid loan files to include release of collateral, mail out paid notes and prepare thank you letters
- Scan loan documentation/files and complete Quality Control (QC), as needed. Respond to customer loan inquiries
- 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
- Scan loan documents as needed
- Prepare correspondence as requested
- Provide back up and assistance to Loan Processor and Loan Department

January 2022

- 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 by manager)

Skills and Competencies

- Prior experience in loan support or loan processing preferred
- Prior Banking experience helpful
- Minimum of one year clerical/administrative experience
- 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 – 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 functions of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature _____ Date _____

Printed Name _____