



**Position:** Loan Assistant  
**Reports To:** Loan Assistant Supervisor  
**FLSA Status:** Non-Exempt  
**Location:** Meridian Bank, 552 N Meridian Road

### **Position Summary**

The position of Loan Assistant will provide loan support to both disciplines including Real Estate & Commercial lending in accordance with the organization's Mission Statement and Core Values including the Advantage Business Model. 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 real estate and consumer loan administration. The position reports to the Loan Assistant Supervisor.

### **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(s) with detailed checklists and financial documentation requests
  - Obtain and review credit reports
  - Order 3<sup>rd</sup> party reports, track and review collateral documents such as appraisal/evaluation, title report, flood certification, etc.
  - Collateral valuations – Appraisal reviews, NADA or other research as necessary
  - Scanning and doc tracking; scan and submit loan documents to underwriting
  - Complete Global Pipeline and update as needed throughout the loan process
  - Perform basic underwriting functions including loan to value calculations and debt to income calculations
  - Enter loans and generate disclosure documents in the Loan Origination System Encompass
  - Submit loans for approval to secondary market including Freddie Mac
  - Create network and document imaging folders prior to submitting to Processors
  - Transfer documents from Shared Drive to document imaging system
  - Ensure appraisal letter is sent to customer and invoice has been paid
  - Follow up with borrowers and collect items as needed for underwriting

- Assist as requested with preparation of loan packets for Board approval or other approval as is required by policy
- Obtain payoffs for loan closings
- Loan Closings:
  - Pre-closing review of loan closing documents; i.e. drivers licenses, tax returns, address discrepancies, insurance documents, underwriting, etc.
  - Coordinate with Lender and Processors, request documents prior to loan closing
  - Communicate with Processors on outstanding questions/comments
  - Provide updated wire instructions for loan closings
  - Assist with preparation for closings, i.e. cashier's checks
  - Coordinate with Title Company and borrower(s) for closing as applicable
  - Return customer documents at closing as needed, i.e. Tax Returns
  - Close loans in Officers absence
  - Verify final signatures on closing documents
- Complete adverse action paperwork, forward to customer, copy to ERM
- Pull secondary market Interest Rate reports as needed
- 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; obtain appropriate documentation, complete change in terms (CIT) as applicable
- Monitor loan maturities
- Print daily reports or as requested
- Type loan modifications and extensions
- Contact past due loan customers for payment/collections

#### **Administrative Functions:**

- Provide clerical/administrative support to the lending staff.
  - Support Officers and Lenders in maintaining calendar(s)
  - Set up appointments
  - Make travel arrangements for Officers for meetings and business trips as needed
  - Process Officer credit card monthly reports
  - Assist with the open/close schedule
- 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.

**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)
- Adherence to the Advantage Business Model and being Montana Tough

**Skills and Competencies**

- Prior Banking experience and/or experience in loan support or loan processing preferred
- Three plus years clerical/administrative experience in a customer service setting preferred
- Must have good writing and editing skills
- Computer proficiency required – ability to use internet, email and Microsoft Office Word and Excel
- Must be bondable
- 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.

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Employee Signature

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Date

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Printed Name