



Position: Executive Administrative Assistant/ Loan Assistant Supervisor
Reports To: CEO and CLO
FLSA Status: Exempt
Location: Ability to work at any location

Position Summary:

The position of Executive Administrative Assistant will support the activities of the CEO of Three Rivers Bank in accordance with the organization’s Mission Statement and Core Values. This position's main responsibility is organizational support to the CEO, Executive Team, and the Board of Directors. General responsibilities include support with loan documentation, credit analysis, reviews, and correspondence. This position reports to the CEO.

The position of Loan Assistant Supervisor will provide oversight and loan support to both disciplines of Real Estate & Commercial lending in accordance with the organization’s Mission Statement and Core Values. The position will supervise the internal personnel who work with customers, both current and prospective, also vendors, such as title companies, insurance companies and government entities. The responsibilities include assisting with real estate, commercial and consumer loan administration. This part of the position will work in conjunction with the CLO.

Essential Functions Executive Administrative Assistant

- Provide support to the CEO by:
 - completing various forms and correspondence.
 - answering the CEO’s phone and backing up bank and departmental phones as needed.
 - maintain CEO’s calendar and bank-wide calendar, make travel arrangements for CEO and other executives as requested.

- Prepare, organize, and provide support for Board Meetings and Executive Team Meetings
 - Board of Directors meeting:
 - Maintain schedule and records, prepare, and maintain meeting agendas and communicate with Directors regarding meetings and other correspondence as directed. Gather documents for presentation at board meetings and distribute them to Directors via iPads.

- Administration of bank policies as needed for presentation to the Board for approval and posting of each once approved.
 - Support loan officers in preparation and presentation of loan packages to Board of Directors for submission for approval, for submission between board meetings and for submission at board meetings.
 - Take minutes, prepare draft and final minutes for the meetings.
 - Provide follow-up as needed and facilitate functions between meetings.
 - Maintain the minutes documentation of TRB.
 - Maintain TRB Board documents in DCI.
 - Executive Team Meetings
 - Schedule and communicate Executive Team meetings and deadlines.
 - Gather documents for presentation and distribute to team members via iPads.
 - Take minutes, prepare draft and final minutes for the meetings.
 - Maintain meeting minutes.
 - Provide follow-up as needed and facilitate functions between meetings.
 - Holding Company duties
 - Prepare the annual meeting letter and affidavits/proxies.
 - Take the minutes at annual shareholders and GNB meetings.
 - Pay out dividends.
 - Maintain stock book.
 - Transfer/update stock certificates, as necessary.
 - Pay monthly bills for ERM (Enterprise Risk Management) building.
 - Provide support for committee meetings as needed to support the CEO and organization; scheduling, calendar invites, prepare agendas, upload documents to On Board, take meeting minutes as requested, prepare, and maintain draft and final minutes of meetings.
 - Prepare, organize, and maintain agenda and documents for various committee meetings as needed to support the CEO and organization.
 - Primary administrator of OnBoard Software (used in iPads for all meetings, Board of Director meetings and loan voting, and other paperless decision making or information sharing).
 - Maintain list of iPads, including specifications, serial numbers, and assignment of iPads to Executive Team and Committee Team members.
 - Train and support others on use of OnBoard software and initiate licenses to users.
- Provide support for CEO and other lenders as requested with business development and lending functions by:
 - maintaining loan files.
 - processing various forms of loan documentation to include loan setup sheet, origination documents and requesting necessary documentation for loan process and closing.

- assisting with commercial loan calculations, analysis, and cash flow analysis.
- Preparing loan modifications and extensions.
- completing loan credit summaries.
- processing loan payments and assisting with payoffs and customer inquiries.
- assisting as needed for loan closings.
- providing follow-up on loan documentation and outstanding items for CEO.
- assisting in the clearing of exceptions or missing documents of loans in systems.

Essential Functions Loan Assistant Supervisor - oversight of all Loan Assistants to include:

- Typing and editing various forms of correspondence to include letters, loan comments and other bank documents.
- Emailing application packet to customer to include detailed checklists and financial documentation requests. Obtain and review credit reports.
- Order 3rd party reports to 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; scanning and submit loan documents to underwriting.
- Build and update personal financial statements in document imaging software.
- Complete the loan set-up sheet in conjunction with the lender.
- 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 loan 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 required by policy.
- Obtain payoffs for loan closings.
- Loan Closings:
 - Pre-closing review of loan closing documents, i.e., need DL, tax returns, address discrepancy, insurance documents and underwriting.
 - 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.
 - 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.
- Prepare loan recordings for loans that close and record the same day.
- 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.
- Coaching and staff training:
 - Direct supervision of loan assistant staff
 - Schedule and conduct required yearly performance reviews and quarterly check-ins.
 - Monitor and set performance measurements and goals as well as assist staff with Career Development planning.
 - Be proactive in communicating to team members about any procedural changes, compliance, and regulatory findings.
 - Maintain proper staffing levels based on volume, scheduling needs for training, time off and meetings.
 - Ensure proper training is provided to loan assistant staff or reach out to appropriate staff to coordinate.

Additional Responsibilities

- Provide support as needed to bank officers and team members as directed by CEO.
- Maintain knowledge of bank policies, procedures, and regulatory compliance requirements.
- 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

- 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 proficient 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 work on personal computer and 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
