

Helping customers with their financial needs and leading the way in innovation and responsiveness is the core of CoreFirst Bank & Trust's ("CoreFirst") mission. This philosophy, the CoreFirst Way, has guided the bank well for over sixty (60) years and sets us apart from competitors.

Position Description:	Director of Loan Operations		
Reports To:	Chief Financial Officer	Department:	Finance
Supervises:	Loan Servicing Manager Consumer Loan Processing Manager Commercial Loan Processing Manager Loan Quality Control Specialist	Classification:	Full Time - Exempt

 Hours:	8:00am-5:00pm Monday through Friday, other hours as needed	
 Location:	Headquarters	3035 SW Topeka Blvd. Topeka, KS 66611
 Role:	The initial tasks will be to help lead an overall loan process improvement initiative with business partner leaders from Commercial Banking, Credit, IT, and Operations. This initiative includes improving processes; better defining roles/responsibilities for all departments; better understanding and use of the core system and supporting software; and team building with business partners.	
 Apply:	www.corefirstbank.com/careers	

Essential Functions & Responsibilities:

Essential Functions:

This Director position will lead and grow a significant function that contributes to CoreFirst Bank & Trust's competitive advantage in all lending activities. Under the leadership of the Director, a highly functioning Loan Operations Department will:

- Deliver excellent customer service and experiences;
- Help the Bank meet its growth and profitability goals;
- Optimize existing and implement new technology to improve capacity, efficiency, and customer satisfaction;
- Utilize key performance metrics to track, communicate and improve service levels, quality and efficiency;
- Attract and develop career staff;
- And manage operational and regulatory risk.

Ongoing responsibilities include the day-to-day management of the Loan Operations Department; nurturing business partner relationships, participate in strategic direction for commercial/consumer/mortgage banking initiatives, and provide direct training and coaching to departmental managers to allow those persons to perform and manage effectively. This position will operate as a subject matter expert both within Loan Operations and in regards loan accounting issues, procedural issues, and technical capabilities.

Responsibilities and Duties:

- Conduct all actions consistent with quality customer service, friendliness and overall mission of the Bank
- Communicate with other bank department managers and officers to promote efficient workflow and establish positive work relationships across the organization
- Responsible for the overall loan operations management and oversight of the commercial, real estate, mortgage, and consumer loan accounting systems, processes and loan operations staff
- Staff includes loan document preparation, servicing, quality control, and imaging.
- Leading, training and supervising the operations staff and ensuring that the department meets its goals.
- Oversee the loan operations staff hiring, training and development, coaching, periodic staff reviews, employee performance management, and problem resolution.
- The position requires designing and administering systems, processes and procedures.
- Maintain and demonstrate proficiency with loan software applications (CreditQuest, ConsumerBot, Mortgagebot, LaserPro, GEO Pro, and imaging system) and help oversee the vendor management functions for these software platforms.
- Work with system providers and vendors to utilize applications to the fullest capacity, streamline processes and procedures, and ensure accuracy and compliance. Implement periodic updates to system software, verify that enhancements are working correctly and train department staff on updates.
- Supervise all aspects of loan operations including generation of loan documents, booking loans, posting of payments, payoffs, draw requests, collateral management, post-closing functions, document imaging, exception tracking, e-signatures and balancing general ledger accounts.
- Direct loan input (system boarding) and verification procedures for all loans, ensure proper segregation of duties, and develop and maintain workflows for all stages of loan input.
- Manage the Quality Control Review process and procedures on loan documentation, loan bookings and the organization of the electronic scanned loan files.
- Be responsible for timely preparation reports including but not limited to Board, Call, SBA, regulatory, audit, and external loan review.
- Serve on Bank's Compliance Committee and adhere to all state and federal banking regulations, research new regulations, suggest changes to policies and procedures, and implement them as necessary. Stay current on compliance and regulations by attending seminars and reading available information.
- Oversee HMDA data collection and reporting
- Serve as a member of the following committees and work groups: Strategic Planning, IT Steering, Commercial Business Partner, Commercial Loan Process Excellence Team.

Please note this description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.

Experience:

- Minimum of 10 years of experience in financial services operations
- Minimum of 5 years of managerial/supervisory experience
- Previous experience in commercial banking loan operations with increasing level of supervisory/manager responsibility
- Software knowledge of common LOS, LAS, and bank core systems
- Strong knowledge of all loan operations functions
- Centralized operations and multiple market experience preferred

Education:	Bachelor's degree. Business field preferred
Competencies:	<ul style="list-style-type: none"> • Strong leadership skills. • Experienced manager of managerial level subordinates; ability to assess management skills in those positions. • Project Management: Develop project plans, coordinate projects, communicate progress and complete projects on time. • Collaboration: Build morale and group commitments to the goals and objectives. • Teamwork: Balance team and individual responsibilities, provide and welcome feedback, and contribute to building a positive team spirit. • Customer service: Manage effective communications among loan operations, credit administration and loan production personnel. • Problem solving: Identify and resolve problems in a timely manner, gather and analyze information, develop alternative solutions, work well in group problem-solving situations and identify opportunities for increased efficiency. • Professional development: Strive to continuously build knowledge and skills, and share expertise with others. • Communication: Display excellent organization and communication skills, and possess the ability to chair periodic meetings. • Detail oriented • Goal oriented • Initiative/self starter
Competencies:	Adherence to CoreFirst Values: Respect, Communication, Integrity, Initiative, and Accountability. A secondary focus on internal and external Customers, Compliance, Ethics, Perseverance, and Time Management is also essential.
Other Skills:	

Physical: Requirements:	<p>The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.</p> <p>While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, and walk. Some light physical effort required.</p>
Travel:	Travel is primarily local during the business day, although some local evening and weekend travel may be expected.
Work Environment:	This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets, and fax machines.
Other:	<ul style="list-style-type: none"> • Applicants must pass a drug screen and background checks • Internal applicants must meet the minimum requirements of their current job and submit a cover letter and resume via the employee portal
CoreFirst Employment Practices:	CoreFirst provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, CoreFirst Bank & Trust complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

I, _____, acknowledge by my signature below that I have received a copy of my position description.
Print Name

I have read and understand my job duties and responsibilities as _____ (title). I further understand that I am responsible for the satisfactory execution of all the duties described therein, under any and all conditions as described.

I can perform the essential function of this position with or without reasonable accommodations? _____ Yes _____ No

I certify that the information provided above is true and complete, and I understand that if the information provided above is false, it may result in denial of employment or dismissal.

Employee Signature

Date

HR Representative Signature

Date

Revised