



Position Title: Loan Compliance

Location: Emporia, KS

Role:

Responsible for ensuring the loan policies and procedures of the Bank comply with the appropriate laws and regulations. Analyzes new and pending laws that could directly affect the Bank's current practices regarding the Bank's lending function. Develop, revise and implement current policies and procedures to ensure compliance. Ensure all areas of the Bank are kept informed of changing laws and procedures regarding loans for implementation to be completed at the appropriate time. Develop, revise and implement programs to review loans to make a determination if loans qualify to be pledged to FHLB and other audits as necessary to strengthen the Bank's loan compliance program.

Essential Functions & Responsibilities:

- Monitor and develop loan compliance programs to ensure adequacy. Compliance programs include Loan Compliance, Loan Policy, Fair Lending, HMDA Reporting, Safe Act and CRA. Chair the Loan Compliance Committee and ensure that meetings are held as needed to maintain a strong loan compliance program. Prepare and present periodic reports to the Board of Directors and/or Audit Committee concerning the Bank's current loan compliance program. Ensure loan compliance requirements are correct on loan related Marketing ads/social media posts.
- Develop and implement testing and monitoring to strengthen loan compliance program. Create policy and procedures to review loans and make a determination if loans may qualify to be pledged to FHLB. Create other testing and monitoring as needed that could include periodic Fair Lending reviews and document exception testing. Provide quarterly reports of testing and monitoring conducted to the Audit Committee.
- Prepare loan documentation for exams and audits. Coordinate with Examiners and Auditors for all loan related exams and audits. Maintain orderly and detailed work papers, assist management with the determination of the cause(s) of violations or exceptions. Design effective action plans to correct any deficiencies. Ensure resolution of exceptions are completed in a timely manner.
- Maintain current and extensive knowledge of loan related laws and regulatory guidelines by which the bank is required to comply. Analyzes new and pending laws that could directly affect the Bank's current practices. Develop and revise current policies and procedures to ensure compliance with the applicable Federal or State laws and regulations, notify all affected parties of the changes and the new procedures adopted.

Participate in available training related to compliance and any other training programs as assigned, perhaps requiring travel.

- Ongoing development and administration of loan compliance training program for all team members. Work with auditors and examiners during regulatory compliance examinations. Coordinate with Bank VP Training Specialist to develop and ensure training in compliance with loan regulatory requirements.
- Performs other job related duties as assigned.

Performance Measurements:

- Embrace the Bank's Core Values and Behaviors to Live By
- Maintain confidentiality.
- Develop, maintain, and demonstrate current knowledge of applicable State and Federal Laws and Industry Regulations to ensure the bank's policies and procedures remain compliant and are adhered to in loan areas.
- Act as an integral part of the team regarding knowledge resources for loan compliance-related matters.
- Ensure departments and team members are made aware of loan related compliance changes within the required time frame as established by management.
- Provide informed, professional, accurate service and support to all clients and team members.
- Knowledge of Loan Policy, all internal Loan related Policies as well as Regulations related to Consumer, Consumer Mortgage, Commercial, and Ag lending.
- Maintain regulatory knowledge through research and attending conferences, seminars, etc.
- Not afraid to dig in to the regulations and policies to seek and find answers.
- Troubleshoot and resolve client and internal inquiries in a timely, accurate manner.
- Prioritize and organize work to ensure daily deadlines are met.
- Adhere to bank personnel policies and procedures including regular and reliable attendance.

Knowledge, Skills and Abilities:

- Three years to five years of similar or related experience.
- (1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program.
- Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.
- Trustworthy.

- Good communication skills and ability to communicate well in Technical and non-Technical terms, mostly with Officers and Lending staff.
- Attention to detail.
- Leadership skills
- Self-starter
- Inquisitive
- PC / Word and Excel
- Technical proficiency with Data Processing (Excel) to perform/assist in audits
- Good technical, data processing skills
- Strong willed; able to stand up and defend the “why”
- Knowledge of Loan Documents, Loan Procedures (Application, Underwriting, Closing, Servicing)
- Create effective action plans to correct any deficiencies

Working Environment:

Office environment. Frequent time pressure, change of tasks, performing multiple tasks simultaneously, working closely with others as part of a team. A complete list of physical demands available upon request.

Our Corporate Values and Beliefs

These values are core to our relationships that we build with each stakeholder (our customers, our employees, our community, our vendors and our stockholders):

- ***Integrity.*** Integrity is the cornerstone of ESB Financial - treating everyone honestly and fairly.
- ***Excellence.*** Consistent and reliable delivery of financial services that exceed stakeholder expectations.
- ***Success.*** ESB Financial's success depends on our genuine interest in helping our clients achieve their goals.
- ***Community.*** Commitment to the well-being and quality of life in the areas we serve.

Our Vision

We help every client achieve their dreams.

Our History

The Wayman family has been serving the banking needs of Kansans since 1901. We are proud to be a family-owned bank that has a tradition of helping our family, friends and neighbors through four generations.

EOE/AA/Veterans/Disabled

Send resume including salary requirements to ESB Financial, Attn: Kathy Patton, VP Human Resources, P O Box 807, Emporia, KS 66801 or email HumanResources@esbfinancial.com