



LENDING ASSISTANT Job Description

Department: Lending Services
Reports To: VP Loan Officer
Supervises: N/A
Status: Full-Time, Nonexempt

Job Summary:

The main focus of this position is to support the loan officer and add efficiencies to the lending function of Astra Bank, both locally and bank wide. Assist the loan officer in collecting consumer loan and consumer real estate applications, assist in initial underwriting with the loan officer responsible for review and subsequent approval or denial of the credit. The position typically requires a minimum of 40 hours of work per week Monday – Friday. Some Saturday work may be required.

Core Competencies:

Team Work:

- Interacts with people effectively. Able and willing to share and receive information. Co-operates within the group and across groups. Supports group decisions and puts group goals ahead of own goals.

Motivation:

- Displays energy and enthusiasm in approaching the job. Commits to putting in additional effort. Maintains high level of productivity and self-direction.

Reliability:

- Takes personal responsibility for job performance. Completes work in a timely and consistent manner. Sticks to commitments.

Adaptability:

- Adapts to changing work environments, work priorities and organizational needs. Able to effectively deal with change and diverse people.

Planning/organizing:

- Prioritizes and plans work activities, uses time efficiently and develops realistic action plans.

Communication:

- Expresses ideas effectively. Organizes and delivers information appropriately. Listens actively.

Attention to Detail:

- Plays a role in correcting & learning from mistakes.

Customer Service External:

- The ability and willingness to find out what the customer wants and needs and to act accordingly, taking the organization's costs and benefits into account.

Customer Service Internal:

- Looks out for the best interest of the bank and fellow co-workers by giving and requesting assistance in a timely manner.

Skills & Abilities:

- Internal / External customer relations skills.
- Good verbal and written communication skills.
- Good computer and word processing skills.
- Good organizational skills.
- Basic knowledge of bank loan products.
- Ability to work in a fast-paced environment.
- Ability to work well under pressure.
- Ability to learn various technology and information systems.



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- Knowledge of various federal regulations including Bank Secrecy Act, Community Reinvestment Act, Americans with Disabilities Act, Right to Financial Privacy Act, Reg Z – Truth in Lending Act, Reg B – Equal Credit Opportunity Act and lending assistant roles and responsibilities relating to each act.

Responsibilities & Duties:

- Provides assistance and consultation to loan officers, other lending personnel, auditors and regulatory examiners.
- Scanning files into Director and keeping them updated.
- Reviews loan policy for adequacy. Validates that applicable laws and regulations are addressed by policy.
- Order title insurance policies and appraisals; perfect vehicle title liens, UCC lien searches, UCC filings, file real estate mortgages, obtain payoffs and releases, credit reports, OFAC, HELOC checks, Flood Certs, insurance, and other required documents to complete the loan file.
- Submit files to underwriting.
- Monitor the tickler system to make sure we have current documentation.
- Makes suggestions/recommendation for changes/updates/revisions to policy content.
- Based upon underwriting decision, mail adverse action notice to borrowers.
- Post loan payments/advances.
- Prepare payments for real estate closings/loan proceeds.
- Review of new loans that have been booked.
- Maintaining loan documents in Precision & Director.
- Coordinate closings.
- Maintain weekly and monthly reports as required by management.
- Review loan files for completeness, accuracy, and compliance standards.
- Help with questions regarding processing loans.
- Provide exceptional customer service to both internal and external customers.
- Follow all bank policies and procedures.
- Other duties as assigned.

Requirements:

- High School diploma or GED; Associate degree or college preferred.
- Prior loan processing experience preferred.
- One year banking operations experience preferred.
- Experience or knowledge of state and federal deposit account law and other deposit account regulations preferred.
- Ability to stand for long periods of time.
- Ability to lift 20-40 lbs.

Astra Bank is an Equal Opportunity Employer. The preceding job description has been designed to indicate the general nature and essential duties and responsibilities of work performed by employees within this classification. It may not contain a comprehensive inventory of all duties, responsibilities, and qualifications required of employees to do this job.

Please apply at astra.bank
Contact information: Crystal Sandoval- 785-263-1112 ext. 228