



Job Opening- Loan Operations Specialist, Tonganoxie, KS

First State Bank & Trust is a community bank with locations in north-east Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We are looking for an experienced banker to join our Risk Management team as a Loan Operations Specialist in Tonganoxie. Ideally, candidate will have prior banking experience in commercial loan operations and/or commercial lending.

SUMMARY

The Loan Operations Specialist position is a high level service position, responsible for providing a wide range of support to the Bank's Commercial and Retail Lending Departments. The Loan Operations Specialist is expected to work collaboratively with all Departments to achieve the highest level of quality and efficiency, while ensuring compliance with Bank policy and regulatory guidelines, as well as sound banking practice.

- Provide the highest level of customer service at all times. This individual will be expected to work collaboratively with all employees and Departments to accomplish goals.
- Prepare all types of loan documents, both commercial and retail, in compliance with Bank credit policy, regulatory guidelines, and sound banking practice. This will include a thorough review of each loan request and supporting documentation, to ensure all necessary information is accurate, appropriate, and in file prior to distribution of loan documents. This will also include a review of all loan documents for accuracy and completeness prior to distribution to lending employees for closing.
- Ensure that all necessary tasks are performed to perfect the Bank's security interest in pledged collateral, such as filing mortgages, filing UCCs, and filing liens on motor vehicles.
- Ensure all loans are uploaded to the Bank's core system according to Bank policy and the terms set forth in the loan documents. Ensure loan proceeds are disbursed accurately and appropriately.
- Assist in accurately scanning, indexing, and/or routing incoming documents. This will also include responsibility for ensuring electronic credit files are maintained and retained in accordance with applicable regulatory requirements and sound banking practice.
- Maintain a current working knowledge of all internal Bank policies and procedures, as well as laws and regulations related to commercial and retail lending.
- Perform maintenance on loan accounts on Bank's core system. Reconcile general ledgers and accounts, as needed.
- Research and respond to credit bureau disputes from customers.

- Initiate and maintain a thorough working knowledge of software and equipment utilized by the Loan Operations Department. Assist Loan Operations Manager with review of loan software updates.
- Provide additional assistance to lending employees as warranted or requested.
- Show initiative to find and implement innovative solutions, and assist in the development of processes and procedures to implement those solutions.
- Assist Loan Operations Manager with coordination and management of projects related to the lending process, as well as those related to overall process and efficiency improvement and customer service enhancements.

To apply e-mail your resume to kathy@firststateks.com

www.firststateks.com

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