



LENDING ASSISTANT/PERSONAL BANKER I

Job Description

Department: Lending/Retail
Reports To: Market President
Supervises: N/A
Status: Full-time, nonexempt

Job Summary:

The lending assistant plays a vital role in supporting the loan officer by handling administrative tasks, preparing loan documentation, gathering necessary client information, and ensuring timely follow-up on loan files. This support not only enhances the productivity of the loan officer but also streamlines the overall lending process, contributing to greater efficiency and accuracy across the lending function—both at the local branch level and throughout Astra Bank's broader operations.

Personal Banker provides service to Astra Bank customers by forming a business relationship in support of meeting the needs of customers. The Personal Banker should have the comprehensive knowledge to handle a customer interaction from start to finish regardless of product, problem or transaction. This hybrid position typically requires a minimum of 40 hours of work per week Monday – Friday.

Key Results Areas/Personal Banker

- Completion of daily transactions in a timely and accurate manner.
- High degree of retail product knowledge and ability to refer to other departments within the bank.
- Friendly, knowledgeable and accurate information conveyed to all customers and prospects.

Responsibilities & Duties/Lending Assistant

- Provides assistance to loan officers, other lending personnel, auditors and regulatory examiners.
- Scanning files into Director and keeping them updated.
- 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, Flood Certs, insurance, and other required documents to complete the loan file.
- Monitor the tickler system to make sure we have current documentation.
- Based upon underwriting decision, mail adverse action notice to borrowers.
- Post loan payments/advances.
- Review of new loans that have been booked.
- Maintaining loan documents in Precision & Director.
- Maintain weekly and monthly reports as required by management.
- Review loan files for completeness, accuracy, and compliance standards.
- Help with questions regarding processing loans.
- Other duties as assigned.

Core Competencies:

Excellent internal and external communication, takes initiative, uses good judgement, excels at problem solving, maintains high performance standards, plans and organizes task and work responsibilities, has the ability to take charge, when needed.



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Requirements:

- High school diploma or GED.
- Approximately 1 year of banking experienced preferred.
- Prior loan processing experience preferred.
- Experience or knowledge of state and federal deposit account law and other deposit account regulations preferred.
- Ability to work in a fast-paced environment.
- Outstanding interpersonal skills with the ability to connect with customers.
- Ability to learn various technology and information systems.
- Strong oral and written communications skills.
- Ability to work in a team environment.

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.

Competitive Wages, Health & Dental Insurance, Paid Time Off, 12 Paid Holidays Annually, No Weekends, Life Insurance, Profit Sharing and 401k, Incentive Compensation Plan.

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