



1st Capital Bank

POSITION DESCRIPTION

Title: Loan Services Clerk

Reports to: Loan Services Manager

FLSA Status: Non-exempt

POSITION SUMMARY:

The primary responsibility of the Loan Services Clerk is to assist with servicing functions of the consumer and commercial loans for both internal and external customers.

ESSENTIAL DUTIES & RESPONSIBILITIES

- Participates in loan servicing activities including but not limited to: processing loan transactions, scanning loan documents, monitoring of collateral insurance reports and preparing payoff statements
- Provides timely & courteous responses to lending staff if any questions arise about the loan servicing process.
- Performs other duties as assigned

QUALIFICATIONS:

- High school graduate or equivalent
- One year of clerical support experience, preferably loan operations background
- Proficient skills in computer terminal and personal computer operation; Microsoft Office (Excel, Word) and ability to learn and use specialty software programs.
- Excellent verbal and written communication skills
- Strong interpersonal skills – tact, patience and courtesy
- Ability to maintain confidential files & records
- Ability to maintain regular and reliable attendance
- Working knowledge of loan products and lending operations procedures an advantage
- Working knowledge of federal and state banking regulations an advantage, compliance knowledge a plus.

PHYSICAL DEMANDS

Physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee is regularly required to talk or hear. Employee frequently is required to sit for prolonged periods. Employee is occasionally required to stand; walk; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb or balance; stoop, kneel or crouch.
- Employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, peripheral vision, depth perception, and the ability to adjust focus.

WORK ENVIRONMENT

Work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- While performing the duties of this job, the employee occasionally works near moving mechanical parts and is occasionally exposed to the risk of electrical shock.
- Noise level in the work environment is usually moderate.