

# 1st Capital Bank

## POSITION DESCRIPTION

<b>JOB TITLE:</b>	Loan Services Specialist	<b>DATE:</b>	September 2018
<b>DEPARTMENT:</b>	Lending	<b>STATUS:</b>	Non-Exempt
<b>REPORTS TO:</b>	Loan Services Supervisor	<b>GRADE:</b>	6

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### **SUMMARY**

Interfaces with customers, loan officers and other departments to perform a variety of complex duties related to the posting of loan activity. Assist in the development and implementation of policies and procedures covering loan servicing functions. Boarding and servicing of the Bank's loan portfolio.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

- Participate in all aspects of loan servicing including but not limited to boarding and auditing loans, processing loan transactions, reconciling and disbursing funds, daily balancing and certifying general ledger accounts, reviewing and clearing non-post, preparation of pay off demand statements, and all other functions as required.
- Submit reports as required with accuracy and in a timely manner.
- Communicate incomplete and/or incorrect loan data to lending personnel.
- Meet the deadlines established for boarding and notify supervisor of any changes to processing timeframes.
- Complete assigned task within designated time frames.
- Updates computer system with pertinent collateral information and collateral exception information; tracks and clears approved exceptions.
- Works with lending staff in resolving discrepancies in documentation.
- Work collaboratively with lending staff and answer questions relating to loan servicing in a timely and courteous manner.
- Assist the Loan Services Supervisor in the development and implementation of policy and procedure or other task needed.
- Provide Mentoring of work staff.
- Perform other duties as assigned.

It is the employee's responsibility to perform duties in accordance with Federal & State banking laws and regulations, as well as 1st Capital Bank's internal policies and procedures including BSA/AML, and to comply fully with those laws, regulations, policies and procedures. Additionally, managers and supervisors are responsible for creating an environment in which they hold their employees accountable for the above.

## **QUALIFICATIONS**

Graduation from high school or equivalent.

Minimum of four years in banking, with three years of experience in loan operations department.

Knowledge of:

- Compliance issues and federal and state banking regulations.
- Commercial and consumer loan documentation requirements.
- Loan products and lending operations procedures.
- Legal entity documents.

Skills:

- Maintain confidentiality of files and privileged information.
- Deal tactfully with internal and external customers in the resolution of errors.
- Make mathematical calculations rapidly and accurately.
- Understand and follow oral and written instructions.
- Excellent verbal and written skills.
- Establish and maintain cooperative and effective working relationships with others.
- Interpersonal skills using tact, patience and courtesy.
- Use equipment and materials in a safe and acceptable manner, follow established safety procedures, use appropriate safeguards, and observe common sense rules of safety in all on-the-job activities.
- Proficient skills in computer terminal and personal computer operation; word processing, e-mail, spreadsheet and specialty software programs.
- Work with minimal supervision while performing duties.
- Plan, organize and meet scheduled time lines, prioritize and schedule work.

## **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.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

**ACKNOWLEDGEMENT & RECEIPT**

I acknowledge that I have received, read, and sought clarification of any questions I have about the content of this job description.

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Employee's Signature

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Date