



## **1<sup>st</sup> Capital Bank**

### **POSITION DESCRIPTION**

Title: Loan Documentation Assistant

Reports to: Loan Documentation Manager

FLSA Status: Non-exempt

### **POSITION SUMMARY:**

The Loan Documentation Assistant performs a variety of duties to establish, process and maintain loan documentation in compliance with a wide range of laws, rules and regulations; performs other work as required.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

- Process paid loan file; utilizing policy and procedures to complete this task within a structured time frame.
- Process of loan payments received by mail.
- Organizes new files and maintains existing files as established by procedure; filing at all times and scanning all original documents upon receipt or as soon as possible to avoid misplacing and to allow quick access via on-line for other departments to view.
- Assist the Loan Documentation staff with their other tasks, as needed.
- May cross train in all other areas of department.
- May assist in examining, reconciling, tracing, locating and adjusting a variety of financial data; identifies and resolves errors and/or discrepancies; reconstructs transactions; inputs, accesses and retrieves information using a computer.
- Must adhere to all Federal and State regulations pertaining to this industry.
- Must comply with policy and procedures related to Bank's BSA/AML and compliance policies.
- An incumbent is expected to perform duties in accordance with established Company policies, and procedures and guidelines, thereby protecting Company's assets.
- Perform other duties as assigned.

### **QUALIFICATIONS:**

A combination of education, training and/or experience, which would substantially demonstrate the following knowledge and abilities would be qualifying:

Working knowledge of:

- Data entry.
- Reconciliation of accounts.
- Working with Excel spreadsheets and Word documents.
- Working in Outlook.
- Principles and practices of accounting.
- Commercial and consumer lending (preferred but not required).

**Ability to:**

- Maintain confidentiality of files and privileged information.
- Deal tactfully with customers in the resolution of errors.
- Make mathematical calculations rapidly and accurately.
- Trace, locate and resolve errors in customer loan accounts and/or credit approvals.
- Input, access and retrieve information using a computer.
- File both alphabetically and numerically.
- 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, spreadsheet and specialty software programs.
- Work with minimal supervision while performing duties.
- Multi-task, plan, organize and meet scheduled time lines, prioritize and schedule work and set priorities.

**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.