

POSITION TITLE: Business Banking Specialist
DEPARTMENT: Business Banking
REPORTS TO: Loan Administration Manager
CLASSIFICATION: Non-Exempt
REVISED: March, 2020

SCOPE

The Business Banking Specialist position is part of the Business Banking Department and will report directly to the Loan Administration Manager. The primary responsibilities of this position include loan processing support, file set up, document preparation, file documentation and report preparation and administration.

This position will assist the Business Banking Officers with all aspects of the loan process. This will include verification, loan document preparation, file documentation and review, loan closing process and monitoring of the documentation exception system.

The position will be responsible for helping coordinate and scheduling for the Business Banking Officer and the Business Banking Department.

There will also, be some assigned report verification and balancing.

Additionally, this position will assist customers with loan questions, payments, payoffs and the like.

Backup to the Business Banking Loan Window.

ACCOUNTABILITIES:

1) Loan Processing:

- A) Provides loan processing support for the Business Banking Officers. This will involve underwriting support, documentation preparation and maintenance.
- B) This position will handle incoming customer calls to coordinate and schedule the loan process for the Business Officer. As well as, help solve customer problems during loan origination and on an ongoing basis.
- C) The position will assist with file organization, documentation and review.
- D) Will assist Business Banking Officer with financial information ‘gathering and inputting ‘.

2) Loan Servicing:

- A) This position is responsible for assisting the Business Banking Officer in processing loan servicing requests of customers.
- B) This person will also assist customers with questions or concerns of their loans.
- C) Will assist Business Banking Officer with follow-up and monitoring of loan collateral including perfection of liens and proper insurance coverage.

3) Loan Secretary Duties:

- A) May open accounts for customers as needed.
- B) Helps walk-in customers with their account needs. Understands the importance of cross-selling and deepening customer relations.
- C) Will assist with letter writing and customer contact of all aspects of the business customer relationship.
- D) Assists Business Banking Officer and the rest of the department with appointments and scheduling.
- E) Other administrative duties as assigned.

4) Other:

- A) Additionally, this position will have specific operational duties assigned. For instance, report preparation and balancing of General Ledger accounts.
- B) Will be back-up for Business Banking Loan window and will assist with taking of and processing of payments, booking of loans and file maintenance.
- C) Will support the overall bank sales efforts and may make calls to customers and prospects.
- D) As part of the overall team of bank employees, the Business Specialist may be requested to assist in the support of other bank activities.

COMPETENCIES:

A) Lending:

Must understand the fundamentals of agriculture and commercial lending and agriculture and commercial loan processing.

B) Sales:

Must understand the role of sales and customer service in a community bank environment.

C) Time Management:

Ability to effectively manage one's time to complete work in a timely fashion

D) Oral Communication:

Possess the ability to orally express thoughts and ideas effectively; actively listen to others

E) Customer Orientation:

Respond sensitively to the needs and priorities of the customer; recognize and take the appropriate action to meet their needs; establish an effective working relationship with customers to gain their respect and loyalty.

F) Adaptability:

Able to adjust quickly to different work situations; remain composed under pressure and in stressful situations.

EDUCATION:

- High school degree
- Prefer 3 – 5 years experience in a related position in a community bank

SPECIAL REQUIREMENTS:

- This job requires skills needed in a typical office environment. This includes computer skills, communications skills, as well as utilization of office equipment.
- Must be able to work under stress and handle difficult situations.
- Excellent oral communication skills.