

Position: Loan Processor

Reports to: VP – Loan Administrator

Position Summary:

Processes consumer, credit card and mortgage loan applications to closing, following established policies and procedures. Provides quality service to the loan officers and customers of Oostburg State Bank. Responsible for the gathering of background information on loans and completing paperwork. This is a full time position.

Essential Duties and Responsibilities:

- Provide professional, prompt, efficient and accurate service in the processing of customer loans. This position is detail oriented with a need for speed and accuracy.
- Processing of credit card application as well as the maintenance of credit card files. This will include the processing of payments received.
- Reviewing mortgage and consumer loan files received for further processing, such as ordering credit bureaus, requesting property appraisals, requesting a lien and so forth. Reviewing the loan files when the documentation is received to determine if additional information is needed from the customer. May need to contact the customer to obtain the necessary information.
- Responsible for creating the loan files and completing support documents. This includes completing loan worksheets, forwarding the file to the loan officer for review and completing closing documents.
- Responsible for the accurate document preparation, computer input, check handling and general ledger entries.
- Completion of all closing paperwork and filing in the appropriate locations.
- Perform back office duties like processing of paid loans, loan file reviews and file maintenance.
- Perform various duties to ensure that the collateral documentation is accurate and the bank is fully secured. This includes recording liens and assignments with the proper state, county and government agencies.
- Verifies proper insurance coverage on collateral used as security.
- Communicating with the loan officers of any deficiencies in the loan file or any exceptions.
- Recommend changes necessary for improved efficiency and service to our customers.
- Maintain familiarity with bank policies and procedures that are pertinent to the job duties to ensure compliance with State and Federal laws and regulations.
- Comply with all state and federal regulatory requirements including but not limited to Bank Secrecy Act (BSA/AML)
- Other duties as assigned by the Supervisor.

Working Conditions:

- Environment: Work is performed in a standard office setting, may be required to work before and after hours, and on weekends and holidays.
- Physical: Primary function requires sufficient physical ability and mobility to work in an office setting. To stand or sit for long periods of time, including stooping, bending, kneeling, crouching, reaching, and twisting. This position may include lifting, carrying, pushing, and or pulling light to moderate amounts of weight.
- Must enjoy working with people, be able to work as part of a team and be professional in appearance and disposition.

Equal Opportunity Employer F/M/D/V