



**Job Title:** Loan Operations Administrator

**Supervision Received:** EVP – Chief Operating Officer

**Supervision Exercised:** Yes

**FSLA Status:** Full-time, Exempt

**Summary**

A Loan Operations Administrator provides supervision over the loan operations function to administer systems, processes, and procedures to ensure accurate and timely processing of the bank's loans in compliance with the bank's policies and procedures as well as state and federal regulations. This includes leading, training, and oversight of the Loan Operations Department and ensuring the department meets the organization's goals and strategic objectives.

Ensure adequate communication with bank department managers/lenders to promote workflow efficiency and establish positive working relationships across the organization. Ensure successful audits for Loan Operations responsibilities, and complete corrective action for any deficiencies noted. Provide strategic vision for the department as well as seek out process improvements, opportunities for automation and other efficiencies within the department. Actively participate in and lead loan operations integration and conversion activities, as well as communicate with loan operations software vendors and bank staff about any regulatory or software changes and upgrades.

**Essential Duties & Responsibilities**

*To perform this job successfully, an individual must be able to perform each essential duty and responsibility satisfactorily.*

- Supervision of loan operations and document specialist functions and personnel.
- Perform various personnel management functions including training; managing, directing, and developing staff; and conducting performance evaluations.
- Provide support for all loan processing functions, including applications, documentation, booking, disbursement and reporting.
- Oversight of personnel responsible for loan document generation, loan input (system boarding) and verification procedures for all loans.
- Perform ongoing evaluation of all loan processes to ensure optimal workflow.
- Reports to Bank Compliance Officer on loan compliance related topics.
- Develops and coordinates processing meetings which includes but is not limited to compliance training, loan policies and bank procedures.
- Maintain loan processing related vendor relationships following bank's vendor management and insurance protocol.
  - Review all core processing updates for impact upon loan operations processes - communicate changes as needed to all affected bank personnel.
  - Serve as LaserPro and credit bureau system administrator and maintain core system loan product specifications and overall operational parameters.
- Resolves operational problems, acting as a resource to other areas of the bank regarding department operational issues.

- Answers telephone inquiries, both internal & external concerning processing and operations issues.
- Maintains employee critical information loan files.
- Assist with loan and examiner documentation requests, addresses and responds to all internal audit findings in regard to loan operations; developing and implementing new procedures in regard to findings when necessary.
- Attends Senior Loan Committee meetings and reports operational issues.
- Develops specialized reports to present to management when necessary.
- Develops and provides oversight and management of the FHLB assigned loans along with quarterly certifications.
- Provides reporting and critical updates to officers and management as needed.
- Participates in continuing education, compliance, and supervisory training.
- Represents the bank in various civic and community functions to enhance its image in the business community.
- Other duties as assigned.

### **Supervisory Responsibilities**

*This position carries out supervisory responsibilities in accordance with Bank guidelines, policies and procedures and applicable state and federal laws. Supervisory responsibilities include interviewing and making hiring recommendations; employee coaching, training, and appraising performance; planning, assigning, and directing work; rewarding and recommending disciplinary action as appropriate; and addressing complaints and resolving problems that may arise. Provides direct supervision to the following positions:*

- Loan Operations Supervisor

### **Qualifications**

*The requirements listed below are representative of the knowledge, skills, and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

- Proficient in the use of all Microsoft Office products, in particular Word and Excel; Bank information systems; Laser Pro and Internet research when appropriate.
- Strong knowledge of bank operations including document preparation, collateral control, loan servicing, and loan support.
- Comprehensive knowledge of related regulations of banking operations, products and services, and documents required for all types of loans
- Extensive background in financial institution operating policies and procedures and banking regulations including a thorough understanding of financial institution products and services.
- Ability to read, analyze, and interpret industry information such as customer financial statements, tax returns, and complex technical documents.
- Ability to effectively present information to management and internal loan committees in verbal and written format.
- Ability to work with a team and members of other departments.
- Demonstrated ability to work independent of direct supervision
- Discretion in handling confidential and sensitive documents
- Ability to write and follow prescribed and detailed procedures to solve moderately complex problems and collect data, establish facts, and draw valid conclusions.
- Ability to communicate orally to others to convey information effectively.
- Ability to use logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- Ability to manage time and be efficient and effective in the completion of assignments.

- Knowledge of arithmetic including loan amortizations, daily accrual calculations, and other lending related math applications specific to the position.

**Required Education and/or Experience**

- Bachelor’s degree in Finance, Accounting, Business, or the equivalent; additional years of experience above the minimum requirements may be considered in lieu of education.
- Minimum of five (5) years banking experience specific to loan operations.
- Minimum of three (3) years of direct supervisory responsibility and department management.
- Training in lending compliance preferred.

**Physical Demands and Abilities**

*The physical demands and work environment characteristics described herein are representative of those that must be met by an employee to successfully perform the essential duties of this job. Reasonable accommodation will be made to enable individuals with disabilities to perform the essential functions.*

- The ability to listen to and understand information and ideas presented through spoken words and sentences.
- The ability to communicate information and ideas in speaking and writing so others will understand.
- The ability to identify and understand the speech of another person.
- The ability to see details at close range (within a few feet of the observer).
- The ability to tell when something is wrong or is likely to go wrong. It does not involve solving the problem, only recognizing there is a problem.
- Ability to sit for long periods.
- Ability to stand, bend, and lift up to 10 pounds.
- Ability to operate standard business equipment such as fax, computer, printer, copier, etc.
- Ability to look at a computer screen for long periods of time.
- Ability to regularly travel to other locations.
- Must be able to work on a flexible schedule that at times may include late working hours or weekend hours.

**Other Requirements**

- May be required to attend activities outside the bank to stay abreast of new developments, best practices, and statutory and regulatory changes.
- Pursuant to the Drug Free Workplace Act of 1988, all employees must remain drug free and alcohol free when reporting to work, while at work and while engaged in any work-related activities.

**Note:** *This document and the statements contained within it are intended to describe the general nature and level of work being performed by the employee assigned to this position. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of the employee.*

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Employee signature below constitutes employee’s understanding of the requirements, essential functions and duties of the position.

Employee \_\_\_\_\_ Date \_\_\_\_\_