

Job Title: Loan Servicing Specialist - Collections

Position Purpose

The Loan Servicing Specialist - Collections will monitor homeowners' insurance, respond to customer inquiries, track maturing equity lines of credit, and assist with construction loan management. Additionally, the position will cover collections for the bank including customer contact, reporting and advanced delinquency action.

Essential Duties and Responsibilities

The following represents a list of essential duties and responsibilities; other duties may be assigned as required.

- Responsible for all FHLMC reporting and monthly reconcilements.
- Responsible for the LCM general ledgers monthly reconciliation.
- Handles all collections duties for OneLocal Bank.
- Respond to customer loan inquiries in branch, on telephone or via email.
- Post loan payments received from retail area and daily mail.
- Responsible for all commercial lines of credit, all advance requests, pay downs and loan maintenance. Handles all advances on commercial lines of credit accounts along with credits or debits to the line of credit by obtaining approval from loan officers for the advances.
- Monitor maturing Equity Lines. Send notice to customers and presents options that are available to them. Put the accounts into repayment.
- Handles all escrowed homeowner's insurance payments for customers.
- Assists in Minter homeowners' insurance tracking and performs monthly audits of Minter.
- Back up FNMA daily balancing and reporting.
- Back up to Construction Lending.
- Back up to setting loan rates on a daily, weekly and monthly basis as published by the Treasury and FHLB.
- Assists in the monitoring and posting of daily non-post transactions and daily exceptions.
- Acts as backup in cancellation of private mortgage insurance.
- Acts as backup working with attorneys and various agencies to ensure accurate quoting and posting of loan payoffs.

Other Duties

- Performs related clerical functions as may be assigned or requested.
- Complete all training as required to perform the essential functions of the job.
- Conduct account research as required.
- Provides backup to Loan Servicing Specialist I.
- Adhere to all Bank policies and procedures that are outlined in the Bank's Employee Guidelines, such as Work Schedules and Timekeeping.

Managerial Responsibilities

- N/A

Minimum Required Technical Skills and Qualifications

- Two years of previous banking-related experience.
- Proficiency in Microsoft Office applications and Adobe.

Education/Certifications/Licensure

- Associates degree or equivalent in industry sponsored education programs or related experience.

Language Skills

- Ability to interact with all management and staff.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions.
- Ability to communicate with customers.

Physical Demands

The physical demands and environmental factors described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Must be able to see and read fine print. Employee will have close visual contact with a computer monitor constantly.
- Must be able to communicate utilizing a telephone.
- Must have the mobility to allow access to all parts of the office.
- Must be willing and able to learn all the necessary computer functions.
- While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand and walk. The employee must occasionally lift and/or move up to 20 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

Hourly Range: \$24.00-\$32.00/hour, actual compensation within the range will be dependent on experience, skillset, and ability to meet qualifications outlined in the above job description.

For more information on our culture and benefits, please visit our careers page: <https://www.onelocalbank.com/our-story/work-with-us>