

**Job Title:** Loan Servicing Specialist I

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### **Position Purpose**

The Loan Servicing Specialist I will handle loan inquiries via email, phone calls and customer walk ins at the branch, post loan payments, perform loan account maintenance, process commercial participation loan payments and act as a backup to other Loan Servicing duties and responsibilities.

### **Essential Duties and Responsibilities**

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

- Post loan payments received from the Retail area and daily mail.
- Respond to customer loan inquiries in branch, on telephone or via email.
- Process participation loan payments, submit funds to other banks, balance loans.
- Perform loan account maintenance including payment reversals for insufficient funds, stop payments and correction of payment postings.
- Work with attorneys and various agencies to ensure accurate quoting and posting of loan payoffs.
- Assist in non posted loan payments, non-post transactions and daily exception report.
- Backup to preparing payoff quotes and loan discharges.
- Backup to setting the loan rates on a weekly and monthly basis as published by the Treasury and the FHFA.
- Backup to paying residential and commercial flood insurance payments.

### **Other Duties**

- Performs related clerical functions as may be assigned or requested.
- Completes all training as required to perform the essential functions of the job.
- Conduct account research as required.
- 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**

- One to two years of previous banking related experience.
- Proficiency in Microsoft Office applications.
- Experience in basic Excel applications.

### **Education/Certifications/Licensure**

- High School diploma or equivalent.

### **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: \$22.00-\$30.00/hour, actual compensation within the range will be dependent on experience, skillset, and ability to meet qualifications outlined in the above job description.*

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