



*Our people make the difference,
and we put relationships first!*

Job Title: Loan Assistant

Location: Manhattan, KS

Position Summary

Loan Assistants act as a support primarily to multiple Commercial Loan Officers but may also assist Consumer and Residential Real Estate Loan Officers. Performs various support duties pertinent to meeting the needs of our high profile customers and development of new business. The nature of this position requires inside contact with company employees at several levels as well as frequent contact with outside parties.

Key Duties & Responsibilities

- Prepare and review all account documentation pertinent to loans.
- Review loan files to ensure the completeness of the file, and that all collateral has been properly secured.
- Verify the real estate taxes on residential real estate loans.
- Update collateral values, as needed, on commercial and residential real estate loans.
- Review commercial account activity and issues on a regular basis with Loan Officer.
- Correspond on residential loans and other loans as assigned by senior management within the bank's loan portfolio, within the servicing guidelines established by bank policy.
- Balance and maintain residential and commercial real estate construction loan file.
- Remain current on all pertinent consumer/agricultural lending and other financial institution-related laws and regulations.
- Cover phone calls and customer meetings as necessary and keep manager informed of all activities within department.
- Set appointments for Loan Officers as needed.
- Maintains the highest level of confidentiality with all information obtained.
- Actively participate in training programs to maintain and acquire additional job knowledge and skills.
- Promote the bank's products and services.
- Represent the Bank in a manner that maintains and expands positive relations with all customers, potential customers, and co-workers.
- Perform as a team member in allocating and coordinating the workflow.
- Contribute to the fulfillment of department and company objectives and goals.
- Comply with all department and company policies, procedures, and regulations.
- Meet expectations for attendance and punctuality.
- Other duties as assigned.

Knowledge, Skills & Abilities

- Excellent customer service skills, attentiveness, and information retention.
- Detail oriented, high degree of accuracy.
- Familiar with banking regulations and responsibilities relating to each including a working knowledge of UCC titles, mortgages, liens, and other aspects of the loan collateral position.
- Mathematical skills.
- Self-starter, ability to work independently.
- Strong communication & organizational skills.
- Competence with computers and 10-key calculator.
- Ability to work in a fast-paced environment & under pressure as needed.
- The ability to make sound decisions. This may include making on-the-spot decisions regarding customer transactions; weighing customer satisfaction issues with the Bank's exposure to loss or fraud and the ability to think through and rationalize decisions.

Work Environment

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, scanners, filing cabinets, and fax machines. The noise level in the work environment is usually moderate.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to sit; and talk or hear. The employee frequently is required to stand; walk; use hands to finger, handle or feel; and reach with hands and arms. The employee may occasionally lift up to 10 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception, and ability to adjust focus.

Education & Experience

High school diploma or GED equivalent required.

Previous loan experience preferred but not required.

The qualifications outlined above reflect the necessary knowledge, skills, and abilities for this role. We are committed to providing reasonable accommodations to support individuals with disabilities in performing essential functions.