



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

JOB DESCRIPTION

Title Loan Operations Manager

Position Summary

Responsible for overall loan operations management and oversight of the mortgage, consumer, leasing, and commercial loans operation staff. This includes processing, servicing, accounting, reporting functions, and customer service. Will design and administer systems processes and procedures to ensure accurate and timely processing; leads, trains, and supervises the operations staff; will ensure department meets organizational goals. Communicates with bank department managers/officers to promote efficient and correct work flow, establish positive working relationships across the organization.

General Duties & Expectations

Be dependable by being at work as scheduled and providing reasonable notice when that is not possible. Use time at work as effectively as possible. Demonstrate dedication to excellence by being accountable, determined, and positive. Actively contribute to CFNB's mission by doing your part in creating a welcoming, professional, and customer service driven bank.

Key Duties & Responsibilities

- Maintain and demonstrate proficiency with loan software applications (Fiserv, Director Unity)
- Work with system providers to utilize applications to fullest capacity, streamlining processes and procedures, ensuring accuracy and compliance.
- Analyze, prepare, train for periodic updates to system software, and verify that enhancements are working correctly.
- Assist with system parameters and design to meet the needs of multiple departments.
- Direct loan input (system boarding) and verification procedures for all loans. Ensure proper segregation of duties, develop and maintain work flows for all stages of loan input.
- Supervise the processing of loans in non-accrual, charge-offs, or OREO status. Prepare related reports and administer system.
- Supervise all aspects of the loan operations (portfolio and sold). This supervision includes posting of payment, payoffs, escrow accounting, escrow analysis, draw request, balancing, disbursing loan funds.
- Interviewing, hiring, and training employees; planning, assigning, and directing work; employee performance management; addressing complaints and resolving problems.
- Act as liaison to the Internal Auditor, Compliance Officer for audit and compliance issues.
- Ensure lending staff is provided with updates and procedural changes.
- Adheres to all State and Federal Banking Regulations, receive and research new regulations, policies, and procedures, and implement them. Staying current on compliance and regulations by attending seminars and reading available information. Ensure necessary changes or recommendations have been implemented as directed.
- Participates in the review and recommendations of operational systems and procedures.
- Responsible for timely preparation of Board, Call, SBA, and other various reports.
- Successfully interact with operation staff to improve accuracies and efficiencies.

- Conduct various assessments and audits to ensure department procedures are achieving accurate and desired results.
- Manage user security access in software systems.
- Maintains the highest level of confidentiality with all information obtained.
- Meets expectations for attendance and punctuality.
- Perform other related work and duties as assigned.

Knowledge, Skills & Abilities

- Analysis – Collects and researches data; uses intuition and experience to complement data; designs work flows and procedures.
- Collaboration – Able to build morale and group commitments to the goals and objectives – everyone succeeds.
- Customer Service – Manages difficult or emotional customer situations – responds promptly to customer needs.
- Management – Develops project plans; coordinates projects and communicates progress, completes projects on time.
- Problem Solving – Identifies and resolves problems in a timely manner; Gathers and analyzes information; Develops alternative solutions; Works well in group problem solving situations; Uses reason even when dealing with emotional topics.
- Professional Development – Strives to continuously build knowledge and skills; shares expertise with others.
- Teamwork – Balances team and individual responsibilities, gives and welcomes feedback, contributes to building a positive team spirit.
- Ability to analyze and calculate figures and amounts on complex loan transactions.
- Excels at collaborating with others, at all levels, to ensure organizational goals are attained.
- Excellent organization and communications skills.
- Demonstrated ability to digest complex issues and develop creative solutions.
- Excellent decision-making, problem solving, and ability to multi-task in a fast pace environment.
- Can naturally identify opportunities for increased efficiency.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports organization's goals and values.

Education & Experience

- High school diploma or GED equivalent required.
- Some college background strongly preferred, business or related degree is a plus.
- 3+ years of supervisory and leadership experience and relevant loan operations management experience preferred.
- 7+ years banking experience
- Detailed knowledge of lending products, including residential, commercial, consumer, and leasing.
- Experience in solving practical problems and dealing with a variety of variables in situations where only limited standardization exists.
- Experience in developing, training, leading, inspiring, and motivating teams.
- Computer Skills – To perform this job successfully, an individual should have a strong knowledge of PC skills including Microsoft products
- Prefer knowledge of Laser Pro and Fiserv

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.

If you want the opportunity to work in a professional environment with a team of dedicated bankers and a competitive compensation package, please bring or send your cover letter, resume, and application to our HR Director at 215 S. Seth Child Road, Manhattan, KS 66502. Open until filled. Our application and full job description are available online at www.cfnbmanhattan.com/find_a_job.cfm. CFNB is an Equal Opportunity Employer.

The requirements listed above are representative of the knowledge, skill, and/or ability required. This job description is not intended to cover or contain a comprehensive listing of activities, duties, or responsibilities required of employees in this position. Reasonable accommodations can be made to enable individuals with disabilities to perform the essential functions.