

THE BANK & TRUST OF BRYAN/COLLEGE STATION

Job Description

LOAN SERVICING CLERK

SALARY LEVEL:	(to be determined)	JOB STATUS:	Full Time
EXEMPT:	No	REPORTS TO:	Loan Servicing Manager
DEPARTMENT	Loan Servicing	POSITIONS SUPERVISED:	None
POSITION #:	(to be determined)		

POSITION SUMMARY

Performs routine administrative tasks to support the loan servicing department. Tasks include processing payments/draw requests, payoff quotes, mail handling, routine report monitoring, document verification, and maintenance of loans on Jack Henry system.

ESSENTIAL FUNCTIONS

Reasonable Accommodations Statement In the performance of respective tasks and duties, the employee is expected to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

Essential Functions and Responsibilities: Include the following. Other duties may be assigned.

Jack Henry

- Perform loan maintenance
- Process draw requests ensuring that there are funds available, loan hasn't matured, etc.
- Process loan payments and prepare payoff statements
- Print and mail all applicable notices, including those required for regulatory purposes.
- Upload fixed rate consumer loans and fresh start loans.

Reports

- Review Synergy reports.
- Review Cognos reports.
- Distribute loan reports

Other

- Completion of Verification of Deposits, credit references, etc.
- Filing of original documents in loan jacket (per retention schedule)
- Verification of imaged documents
- Verify coupon orders
- Manage mail and deliveries (includes doorbell monitoring, deliveries and courier contact)
- Maintain knowledge of Bank Secrecy Act regulations and all other applicable laws, regulations and bank policies and procedures
- Responsible for completion of required annual training related to BSA/AML and other courses as assigned by Management.

POSITION QUALIFICATION REQUIREMENTS

COMPANY CONFORMANCE

In the performance of respective tasks and duties, the employee is expected to successfully perform quality work within deadlines with or without supervision, interact professionally with other employees and customers; work efficiently as a team contributor on all assignments and work independently while understanding the necessity for communicating and coordinating work efforts with other employees.

EDUCATION and/or EXPERIENCE

- High school diploma or equivalent.

KNOWLEDGE, SKILLS, AND ABILITIES

- Effective human relations and communication skills, both written and verbal.
- Ability to perform work accurately and thoroughly.
- Ability to follow a systematic method of performing a task.

- Detail oriented with good organizational skills.
- Computer literate with ability to use basic office equipment and software including the Microsoft Office suite of products.
- Proficient in keyboarding and 10-key.

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.

Activity	Occasionally	Frequently	Regularly
Sit			✓
Talk			✓
Hear			✓
Use hands to finger handle objects, tools, controls			✓
Feel objects, tools, controls			✓
Stand		✓	
Walk		✓	
Reach with hands and arms			✓
Stoop, kneel, crouch, crawls		✓	

The employee may be required to lift:

Activity	Occasionally	Frequently	Regularly
Up to 10 pounds			✓
11-25 pounds		✓	
26-50 pounds	✓		

The specific vision ability required by this job includes the ability to adjust focus.

WORK ENVIRONMENT: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The noise level in the work environment is usually moderate.

The Company has reviewed this job description to ensure that essential functions and basic duties have been included. It is intended to provide guidelines for job expectations and the employee's ability to perform the position described. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate. This document does not represent a contract of employment, and the Company reserves the right to change this job description and/or assign tasks for the employee to perform, as the Company may deem appropriate.