

**VERABANK
JOB DESCRIPTION**

JOB TITLE: Credit Administrative Assistant

DEPARTMENT: Credit Administration

SUPERVISOR: Chief Credit Officer

FLSA STATUS: Non-Exempt

DATE: May 4, 2023

JOB PURPOSE

Provides professional administrative support to the Chief Credit Officer and other Credit Administration personnel by assisting in the credit and lending process. Researches and responds to internal and external customers on a variety of credit administration issues.

DUTIES AND RESPONSIBILITIES

1. Performs professional administrative support in greeting customers, answering telephones, taking messages and providing information related to loan status, balances, account information, preparing letters, emails, memos and reports.
2. Accurately and efficiently supports the credit function by utilizing the loan origination software, and researching credit reports, title and lien searches, orders appraisals, surveys and title insurance commitments.
3. Update and maintain Policies and Procedures as needed, as well as other processes within Credit Administration.
4. Create and maintain filings systems for credit related procedures including foreclosures and repossessions.
5. Assists with the loan closing process by scheduling closing dates, obtaining necessary signatures, disbursing loan proceeds, and reviewing documentation after closing to ensure accuracy of loan transactions.
6. Helping onboard Credit Administration personnel and other Human Resources related tasks
7. Scheduling events, meetings, travel accommodations.
8. Other credit administration duties as assigned, including but not limited to credit disputes and verification of mortgages or commercial loans.

CONTACTS

Daily contact with supervisor, bank personnel and customers.

SPECIFIC REQUIREMENTS

1. High school diploma or equivalent experience.
2. Two to three years experience as an administrative assistant.

3. Knowledge of personal computer and related word processing and spreadsheet software.
4. Detail oriented.
5. Excellent oral and written communication skills.
6. Excellent customer service skills.

PREFERRED REQUIREMENTS

1. Prior experience as a lending administrative assistant or other related lending support functions.
2. Comprehensive knowledge of banking rules and regulations.
3. Familiar with the bank’s core accounting system.
4. Ability to work independently and as a team with excellent time management skills.
5. Knowledge of various banking departments.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an “at will” employment relationship.

Employee

Department/Division Manager

Date

Date