

**CITIZENS NATIONAL BANK
JOB DESCRIPTION**

JOB TITLE: Lending Administrative Assistant

DEPARTMENT: Lending

INCUMBENT: _____

SUPERVISOR: Lending Officer or Branch Manager

FLSA STATUS: Non-Exempt

DATE: January 28, 2005

JOB PURPOSE

Provides professional administrative support to the loan officer by assisting in the loan process from application to closing. Researches and responds to customers on multiple issues from loan status to account information. Responsible for referral and cross-sell of bank products and services.

DUTIES AND RESPONSIBILITIES

1. Performs professional administrative support in greeting customers, answering telephones, taking messages and providing information related to loan status, payoff, balances, etc. or account information for DDA and savings accounts, preparing letters, memos and reports.
2. Accurately and efficiently supports the lending function by preparing loan worksheets and ordering required documentation, such as credit reports, title and lien searches, orders appraisals, surveys and title insurance commitments.
3. Assembles loan proposal packets for lending officer submission to loan committee.
4. 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.
5. At officer direction, reviews and determines appropriate action related to insufficient funds items, immediate credit decisions and check cashing approval.

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