

## JOB DESCRIPTION

### LOAN OPERATIONS CLERK

Interested candidates should send resumes and any accompanying info to Margie Blanton at [margie.blanton@wbtbankshares.com](mailto:margie.blanton@wbtbankshares.com).

#### Duties include, but not limited to:

- Assist Loan Operations with inputting completed loans into computer with accuracy
- Assist Loan Operations with balancing Work in Progress (WIP) general ledger accounts daily
- Process daily mail and update exceptions report
- Prepare and submit vehicle/mobile home titles for registration and lien holder status
- Prepare and submit UCCs for recording
- Prepare Weekly Loan Agenda
- Scan and file new original notes
- File loan documents into credit files as they are received daily
- Order and mail loan coupon books
- Book and monitor AFTs
- Perform loan maintenance
- Process/ quote/ track loan payoffs
- Review CIF Maintenance reports daily for any changes to loans
- Provide professional and courteous customer service, assist customers on phone and in person with loan questions and payments
- Perform secretarial duties for loan officers
- Handle research requests
- Clear documentation exceptions with a focus in titles, UCCs, and insurance
- Research expired and cancelled insurance
- Prepare monthly maturing loan letters for officer signatures and mailing
- Assist in audits
- Process VISA Payments and online payments
- Back up any loan operations personnel during his or her absence. Including but not limited to:
  - i. Credit Bureau
  - ii. Flood Insurance
  - iii. Participations
  - iv. Paid Outs
  - v. Mailing notices and statements
- Comply with all laws and regulations pertaining to job function
- Follow all Bank Secrecy Act policies and procedures in order to assist in detecting and preventing money laundering and other illegal activities being conducted through the company
- Process loans as needed to assist in overflow
- All other duties as assigned

#### Qualifications:

- Minimum two (2) years of experience in banking is preferred.
- Confidentiality
- Professional and courteous people skills.
- Attention to detail is a must.
- Ability to perform multiple tasks at the same time.
- Able to handle stress and work well with officers and co-workers.
- Computer skills (word, excel, etc.)
- Be available to work overtime as needed during times of heavy work load.
- Reliable with good attendance record.

- Flexible.

**Reports to: Loan Operations Manager**