



Position: Loan Administrator I

Location: Atlanta

POSITION SUMMARY:

Responsibilities include but are not limited to the following:

- Compiles and prepares loan documents and packages for loan closings; assists with scheduling of loan closings; coordinates the receipt of loan packages; monitors overall loan processing cycle to ensure compliance and timely loans closings.
- Enters data on the core loan accounting system, indexes, maintains, scans, and files documents with efficiency, accuracy and quality control.
- Tracks collateral documents and exceptions in document tracking system to perfect Bank's security interests on the collateral of consumer and commercial loans.
- Assures all customer files are complete in a timely manner and in compliance with regulatory agencies and internal policies.
- Audits and verifies completeness and accuracy of loan documents, packages, information, and files, collateral documentation; assembles completed files and store properly in file room.
- Verifies proper loan approvals, waivers, and clears exceptions within control; perfects security document(s) on documentation system.
- Processes loan Participation – both purchased and sold; to include SBA loans.
- Sets-up construction loan file and prepare draw file grid sheet for payments and advances.
- Verifies proper loan approvals, waivers, and clears exceptions within control; perfects security document (s) on documentation system.
- Ensures hazard and auto policies are received and meets valuation and coverage requirements.
- Closes loan files and releases applicable collateral associated with the loan payoff.
- Processes internal and external customers' requests in a professional, timely, and courtesy manner.
- Processes invoices, debits and credits received through remote capture, as well as, line of credit advances.
- Serves as a back-up for daily credit card payments, new account setup, and front office receptionist.
- Assists with the development department procedures, policies, and processes.
- Delivers exceptional customer services consistently to all business lines; maintains positive and productive working relationships with all internal and external customers.
- Adheres to all policies, procedures, processes, bank's practices, guidelines, expectations, laws, and regulations.
- Exceeds all established position's goals, objectives, production, quality metrics, and expectations.
- Demonstrates consistent professional appearance, image, ethics, integrity, demeanor, and represents the CTB Brand.
- Leads initiatives, add value, supports the Bank's vision, core values, business principles, goals, and objectives.
- Performs other duties and tasks as assigned.

QUALIFICATIONS:

- Working knowledge of accounting principles with sound understanding of debits and credits transactions.
- Excellent quality customer service and telephone skills with the ability to provide positive customer experiences and establish positive and productive working relationships across business lines in a manner that enhances the overall working environment.
- Must be able to maintain positive composure and consistently demonstrate professional appearance, image, demeanor, and represents the CTB Brand.
- Proficient using advanced Microsoft Excel (formulas, graphs, spreadsheets, tables, etc.); working with experience with Microsoft Office, FISERV, other related loan and core banking processing systems.
- Excellent communication skills and detailed-oriented with ability to communicate clearly, concisely, tactfully, and effectively.
- Ability to query reports, create letters, effective written communications, & reports, read, analyze, and interpret commercial, consumer, and real estate loan documents and reports.
- Ability to effectively present information and respond to questions, inquiries, and concerns from customers, employees, and others.
- Ability to solve practical problems and deal with a variety of concrete variables in situations.
- Ability to define problems, collect data, establish facts, draw valid conclusions, and make recommendations to increase efficiency.
- Exceptional time management and creativity with the ability to analyze workflow, demonstrate a sense of urgency, and set priorities to meet deadlines.
- Ability to calculate figures, amounts, ratios, formulas, compute interest, discounts, fees, etc.



CITIZENS TRUST BANK

A relationship you can bank on

- Ability to work in a fast paced, high volume environment, demonstrate self-control and adaptable to changes.
- Ability to take initiative, learn quickly, use good judgment, makes sound business decisions, comprehend, follow directions, and instructions.
- Ability to produce accurate and organized work with minimal supervision.
- Good presentation, planning, interpersonal, relationship building, organizational, and mathematical skills.
- Ability to effectively handle and maintain confidential matters and information in a trustworthy manner.
- Must be a responsive self-starter who is self-motivated with the ability to produce results, meet all established goals, objectives, and expectations, and comply with all bank policies, procedures, regulations, guidelines, and laws.
- Ambitious and assertive team player with a strong work ethic, high integrity, positive behavior, with the ability to work both independently and effectively with others.
- Excellent analytical, technical, problem resolution and negotiation skills.
- Strategic thinker with excellent project management and leadership skills.
- Ability to maintain a proactive approach to assignments and multi-task oriented.
- Ability to comply with established work schedule and lift up to 25 pounds.
- Must be flexible, resourceful, and energetic with competitive and winning spirit.
- Ability to work through situations and find win-win solutions.

Citizens Trust Bank is committed to investing in our employees, cultivating a rewarding professional team and results-oriented work environment that is based on respect, accountability, and high quality performance. We offer competitive compensation and a comprehensive employee benefits package for our regular full-time employees. Our benefits package includes the following:

- Medical, Dental, Vision and Prescription
- 401(k) Retirement Plan
- Life Insurance
- Accidental Death & Dismemberment
- Short & Long Term Disability
- Flexible Spending Accounts
- Paid Time Off, Vacation, and 10 Paid Holidays
- Tuition Reimbursement
- Employer Assisted Housing Program
- Pre-Tax Benefits
- Wholesale Membership Program
- Fitness & Wellness Program
- Employee Assistant Referral Services (EAP)
- Legal Shield Program
- Group Cancer & Accident Insurance Programs
- Worker's Compensation Program
- Free Checking & Saving Accounts
- Free Safe Deposit Box
- Awards and Recognition Programs
- Training & Development Programs and much more!

EOE/AA

Interested applicants may apply on www.ctbconnect.com/careers/