

Position Title: FSC Loan CSR

Wage: \$12.50 - \$18.00

Department: Financial Services

Reports to: Department Manager

Category: Non Exempt

Position summary:

Functions in support of loan origination and servicing operation of FSC loan files. Duties include all aspects of assisting with the file development at origination, subject to lender's credit approval as well as maintaining loan files until payoff.

Essential Functions:

- Greet customer in a friendly manner and determine their request. Answer telephone and written inquiries concerning loan customer questions.
- Ensure that loan files contain documents with proper signatures, dates and other relevant data. File collateral and insurance documents and make the necessary entries on the bank's computerized tracking system.
- Perform a variety of clerical duties requiring knowledge of bank's procedures. Support lender in maintaining loan review and compliance exception ratio within standard set by the bank.
- Maintain new and paid loan files. Review and process loan payments and payment reversals.
- Perform data entry for file maintenance as required for all existing loans. Follow up on loan files to limit the number of pending files.
- Other duties as assigned. Job descriptions and duties may be modified when deemed appropriate by management.

Performance Expectations:

- Adhere to all policies, procedures and regulatory compliance issues of Cashmere Valley Bank.
- Practice a high degree of professionalism and confidentiality with a positive attitude.
- Demonstrate a commitment to giving continuous quality customer service to internal and external customers.
- Capable of working independently. Manage time effectively completing assigned duties within required deadlines.
- Maintain a high level of accuracy. Successfully complete and retain all in-house and off-site training as required.
- Developed knowledge of data entry for payment processing and a clear understanding of the banks computer lending applications.
- Good attendance and overall reliability is essential.
- Model and uphold the Mission Statement of Cashmere Valley Bank.

Relationship Expectations:

- Accountable to Department Manager for fulfillment of all job responsibilities.
- Contribute to an overall team effort by being an effective team player.
- Has extensive contact with third party originators and the customer by phone.
- Develop an effective relationship of cooperation and communication with supervisors and peers.

Job Requirements: High school diploma or equivalent. Must have strong interpersonal, telephone, problem solving, written and verbal communication skills. Computer literate with Word Processing and Excel experience. Ability to learn and retain consumer compliance regulations. Must have sufficient math proficiency to learn and retain various loan calculations. Available to work from Monday through Friday 8:00 am and 5:00 pm with overtime as needed.

Physical Requirements: This position requires manual dexterity, lifting files and opening file cabinets. It also requires bending, stooping and standing as necessary. Must be able to lift up to 25 lbs.

