

JOB DESCRIPTION

LOAN OPERATIONS SUPERVISOR

DEPARTMENT/DIVISION: Lending Department

REPORTS TO: Chief Credit Officer, President, CEO

EVALUATED BY: Chief Credit Officer

JOB SUMMARY: Responsible for managing the Loan Operations Department at the bank to include daily administration of all loans and related bank accounts. Acts as the primary contact for all loan processing including loan funding, collateral management, and problem resolution with regards to payments, etc. Acts as the bank's primary focal point for managing and controlling the bank's interests and operational risks in the delivery of the entire bank's loan portfolio. Supervises other Loan Processors in the department. Assists the Loan Compliance Officer by ensuring that the Bank is compliant with all supervisory regulations in regards to the loan department.

DUTIES:

1. Manage the daily operations of the department in an efficient and effective manner.
2. Establish and maintain an efficient and productive working environment within the department based on continuous effective staff communication, training, and coaching.
3. Successfully interact with the Lending staff to improve accuracies and efficiencies.
4. Perform ongoing training, review and communicate current or developing industry topics/concerns or standards.
5. Implement operational policies and procedures to ensure compliance with State/ Federal regulations and internal compliance requirements.
6. Research computer concerns in order to maximize the capabilities of the Bank's lending systems, to include Compliance Concierge, FISERV, Director, HMDA, CRA Census Tract, and MS Office-advanced skills.
7. Assist in preparation of loan documents- Freddie Mac, Fannie Mae, Guaranteed Rural Housing, WHEDA, In-house 1-4 family, HELOC's, Consumer, Agricultural, Commercial, and Municipal as needed.
8. Pull credit reports with direction from the Lending Officer.
9. Creates, maintains and prints reports from information on the FISERV system.
10. Assist Officers with monitoring construction loans and acts as a liaison between the borrower and the Title Company for funding the draws.

11. Assist officers, as a backup, by ordering Appraisals, Appraisal Review, and FSB Internal Evaluations.
12. Drafts letters and/or memos as requested by the Officers.
13. Assist President in gathering necessary information for External Auditors and Examiners
14. Interact with External Auditors, External Loan Reviewers, and Examiners to assist in Bank reviews and examinations. Follow up and correct any items addressed and ensure necessary changes or recommendations have been implemented as directed.
15. Assists Officers in monitoring and maintaining participation loan files.
16. Direct customer inquiries not involving the lending area to the proper department. Develop and maintain an understanding of bank operations, departments and products.
17. Perform maintenance to customer loan accounts through FISERV.
18. Assists Compliance Office with HMDA Reporting.
19. Perform any and all other duties as requested by supervisor.

RESPONSIBILITIES FOR THE PRIVACY AND SAFEKEEPING OF CUSTOMER INFORMATION: Customer financial information will not be accessed unless this access is necessary in the performance of assigned duties. Viewing customer deposit information or credit files to satisfy a personal curiosity is strictly prohibited. Confidential information acquired is considered to be extremely sensitive by our customers. This information must not be revealed to unauthorized persons. This information should not be discussed with others within the bank unless their duties also require the information. Customer financial information can be released only when authorized by the customer or when subpoenaed by a court or the Internal Revenue Service (IRS). Then the information released must be accurate and within the confines of the authorizing document.

RESPONSIBILITIES FOR COMPLIANCE: The employee agrees to comply with all Farmers Savings Bank policies and procedures including federal and state rules and regulations.

ORGANIZATION:

1. Initiate changes in the basic organization structure and complement the planning function in order to accomplish objectives developed in concert with supervisor.
2. Recommend new work procedures and systems to accomplish planning and bank development objectives more efficiently.

RELATIONSHIPS:

1. Responsible to Chief Credit Officer, President, and CEO for the fulfillment of his or her functions and responsibilities and authority for their proper interpretation.
2. Will advise and assist department staff in their respective functions associated with the areas for which he or she has direct responsibility.
3. Will have contact with customers, the public and the community, and is to conduct relationships in a manner that will enhance the overall marketing effort of the bank.
4. Will be called upon from time to time to participate with community organizations and in community projects.
5. Bank employment to be main and sole employment. Any “moonlighting” to be approved by Board of Directors and Supervisor.

PERFORMANCE EVALUATION AND ACCOUNTABILITY:

1. Position to be evaluated after first three months, and annually thereafter.
2. Areas of accountability to include all areas mentioned above with specific emphasis of performance in:
 - a. Performance of duties.
 - b. Organization.
 - c. Relationships.
 - d. Overall production.

Job descriptions are not intended, and should not be construed to be all-inclusive lists of all responsibilities, skills, efforts or working conditions associated with a job. While this job description is intended to be an accurate reflection of the job requirements, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.”