



Job Posting

POSITION TITLE	Commercial Lending Assistant
DEPARTMENT / LOCATION	Georgetown
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	10/10/2022

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

This position provides excellent customer service to our customers and is able to assist Commercial Lenders as assigned to ensure effective lending functions of the bank.

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Assist customers with general loan related questions
- Review all loan packages including proper approval authority, entity documentation, promissory notes, security instruments, loan agreements, lien instruments, title commitments/real property searches, appraisals, contracts, UCC searches, insurance policies, surveys, and environmental reports.
- Review customer loan files for appropriate customer verification as required by Bank policy; adhere to BSA/AML requirements and R Bank policy; complete required BSA/AML training; report any suspicious activity or large currency transactions; report any abnormal loan activity on high risk customers
- Prepare loan package for submission to Doc Prep if not attorney prepared
- Prepare/Organize closed loan packages for processing by Loan Operations

- Provide disclosures when necessary
- Provide customer service, including change of addresses, research, and routine inquiries.
- Provide loan payoff quotes
- Order Flood, Title Commitments, UCC Searches, Environmental Reports, Appraisals, and any other applicable documents
- Coordinate loan closings with attorneys, title companies, borrowers and lenders including closing loans when necessary
- Assist lenders with past due calls and letters
- Coordinate advance requests for construction loans by ordering inspections
- Process advances on construction loans
- Obtain Credit Reports and OFAC Check as requested by Lenders
- Create periodic queries from loan core system as requested by Lenders
- Track collateral exceptions on new or renewed loans and load to collateral tracking system for review and indexing by Loan Administration Officer
- Monitor collateral insurance, including general liability, hazard, and flood insurance to ensure that all collateral is adequately covered.
- Monitor exception reports to clear exceptions in a timely manner
- Process loan payments, transfers, etc.
- Process outgoing loan related wire transfers
- Scan and index loan packages
- Remain current on government regulations related to lending and internal policies
- Complete other duties as assigned

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- High school diploma or equivalent.
- Minimum 5 years of commercial lending experience required, including processing, closing, perfecting, liens, etc.
- Minimum of 2 year of branch banking experience including a general knowledge of branch operations preferred, but not required.
- Ability to exhibit a warm, friendly, approachable personal style and deal effectively with the customers' or visitors' questions.
- Ability to organize and manage multiple priorities.
- Must demonstrate professionalism in dealing with customers, managers, and co-workers.
- Ability to maintain composure under pressure.
- Ability to answer telephones in a professional, friendly and courteous manner.
- Ability to speak in a clear and understandable manner and write legibly.
- Ability to read, understand and carry out verbal and written instructions and to request clarification when needed.
- Ability to work efficiently and accurately in an atmosphere of frequent interruption.
- Proficient in arithmetic, Bank practices and procedures, and departmental rules and regulations.

- Ability to be self-motivated person with an outgoing, pleasant, sales-oriented personality.
- Excellent typing and work processing skills. Ten-key calculator, typewriter and keyboard skills. Familiarity with loan origination software, word processing, database management and Internet based software programs.

PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to speak Spanish

PHYSICAL AND MENTAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The Commercial Lending Assistant position requires the employee to have and maintain the physical and mental ability needed to:

- See, read and understand policy and procedure manuals, reports, memorandums and other written materials
- Input information into computer through use of a keyboard
- Hear spoken or recorded information
- Speak in a clear, concise, audible manner
- Frequently assume a variety of bodily positions and postures, some for long periods of time: sitting, standing, bending, reaching, leaning, pushing, pulling, grasping, turning, twisting, and lifting or moving up to 45 pounds
- Operate all equipment, such as telephones, audio/visual devices, computer or workstation keyboards and mouse
- Perform required duties for extended periods of time, to include time worked in excess of the normal daily duty shift
- Remember strings of letters, names, numbers, locations, codes and acronyms
- Read and discern colors as they are displayed on computer monitors
- Perform repetitive motions

The Commercial Lending Assistant position further requires the employee to have and maintain the physical and mental condition needed to:

- Listen, understand, summarize, convey and retain basic instructions and detailed information;
- Speak, read and write the English language in a clear, understandable fashion, using good diction and appropriate grammar;
- Type and verbally provide accurate information;
- Effectively relate to or communicate with a variety of personality types in person and during interpersonal telephone contacts.
- Make decisions under pressure or stressful conditions

- Have good problem-solving skills
- Comprehend and implement verbal and written instructions
- Not share security or customer sensitive/confidential information with unauthorized persons
- Apply reasoning skills when confronted with circumstances requiring discretionary decisions
- Adjust rapidly to changing priorities and situations
- Apply policies, procedures and instruction or training to actual incidents/situations
- Handle situations courteously, firmly, tactfully and impartially
- Retain and retrieve information furnished in the form of policies, verbal reports, trainings, etc.
- Be capable of receiving and giving instructions
- Establish and maintain effective working relationships with supervisors, coworkers, vendors and customers
- Cope with and perform day-to-day duties under the principles of discipline
- Maintain self-control when receiving constructive criticism or negative feedback from a customer
- Continue performing all required tasks at a professional level when faced with unpleasant circumstances

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, and EAP. You can learn more about R Bank and our services at www.rbanktexas.com.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email updated resume to HumanResources@r.bank or you may upload via www.r.bank.

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, sexual orientation, age, veteran status or disability.