



LOAN ADMINISTRATIVE ASSISTANT/PERSONAL BANKER II SALARY GRADE 5

Since its inception in 1973, the shareholders and management of NBT have maintained the same long term vision for the bank. We are a locally owned, independent, community bank that intends on providing prompt, courteous service to our customers, and looks to establish long term relationships with those we serve.

NBT is a community bank, which means we believe in serving and supporting the markets where we are located. NBT strongly encourages all employees to take an active role in the communities they serve. There will be multiple opportunities throughout the year where NBT will ask for employee volunteers to help at events the bank has sponsored. These are great opportunities for NBT employees to serve our communities, while also spreading NBT's brand. NBT also has a Community Involvement Program, where employees can earn additional PTO by volunteering at qualified events.

Classification: Non Exempt
Reports to: Branch President/Branch Manager

Summary/Objective

This position performs various types of loan administrative duties for loan officers. This position is responsible for the delivery of high-quality customer service, to the customer as needed. This position works directly with all officers of the bank in various capacities, including problem solving.

Primary Responsibilities:

- Increased level of complex loan preparation
- Open consumer and commercial accounts

Essential Functions

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Assist customers needing loan information and with completing loan applications.
2. Assist with telephone calls for loan officer.
3. Work with lending officer in preparation of loan write-up, loan work sheet, and documentation for committee meetings.
4. Obtain loan documents necessary to process new loans. Explain documents to customers, obtain signatures and prepare GL tickets. Obtain authorization for funding. (Close the Loan)
5. Scan all loan documents and financial information to portal for imaging and follow up on completion.
6. Prepare loan extensions, draw requests, and title paperwork.
7. Calculate interest and payoff information.

8. Actively work the branch's loan exception list.
9. Maintain branch's titles held as collateral.
10. Work with customers and insurance agents on vehicle and real estate insurance.
11. Review and approve paid loan letters to ensure proper release of collateral.
12. Review funded loans to ensure all documents are imaged.
13. Assist with answering incoming phone calls and directing them to the appropriate personnel.
14. Assist with greeting walk in customers and directing them to the appropriate personnel.
15. Build new customers on Jack Henry system.
16. Assist loan officers with collateral evaluations (NADA, TruckPaper, etc.).
17. Assist with preparing appraisal requests and environmental report requests for loan officer.

Personal Banker

1. Access computer, accept customer deposit, receipt transaction on computer and verify currency; cash checks, savings withdrawals and make cash advances on M/C - Visa with proper identification; accept loan payments and safe deposit box payments and issue Cashier's Checks; redemption of savings bonds; scanning all transactions as required.
2. Count and verify all currency and coin and record totals on the computer. Secure currency and coin. Maintain limit set by NBT for cash drawer. Use combination coin vault and sub vaults for access to coin and currency.
3. Verify information from customer and type document as needed. Document types are: Cashier Checks, bond redemption, cash advance for M/C - Visa, account analysis forms, customer deposit slips, savings withdrawals and deposits slips, Work with Person information on computer for CTR completion and hold notices for funds availability.
4. Operate the coin sorter and/or coin wrapper. Lift and carry large bags of coin. Place coin in vault or in the coin machines.
5. Assist other personal bankers and supervisors as needed.
6. Open night deposit vault (dual control).
7. Open drive in facility according to procedures.
8. Open and Balance ATM depository vault (dual control).
9. Close drive-in facility according to procedure.
10. Maintain control over teller supplies (record and keep stocked).
11. Record mail deposits and night deposits under dual control.
12. Work all areas of Teller Department as needed for absences or cross training.
13. Provide for Teller Overrides.
14. Provide for large deposit approvals \$5,000+ (when necessary, present item to Officer for approval. Take actions based upon instructions from Officer).
15. Provide for same name check approvals.
16. Provide for check casher approvals \$2,500+.
17. Provide for cash overrides over \$2,500.
18. Open/Close the branch.
19. Perform/Assist with quarterly cash audits.
20. Perform/Assist with monthly cash exposures.
21. Perform/Assist with monthly ATM inspection.
22. Ordering supplies.
23. Inbound/Outbound cash shipments.

24. Fill cash orders.
25. Remit M/C-Visa cash advances daily
26. Provide for approval of all items listed on the "Authorization for Customer Account Charges and General Ledger Entries" procedure (items requiring 2 initials will still require another officer's approval). See attached list.
27. Provide for signatures on cashier's checks up to \$25,000 or provide second signature for cashier's checks \$50,000+.
28. Interview potential customers, explain services available and disclosures, identification of customer, set up accounts desired, obtain supporting documents, perform Chex-systems and OFAC inquiries.
29. Sell and redeem Certificates of Deposit. Explain types of CD's and maturities, rates, penalties, make GL entries and retrieve or place CD's held in safekeeping vault.
30. Take application for new debit card, issue customer debit card, hot card lost and stolen cards, perform input on terminal, check maintenance report, handle and process debit card disputes and deal directly with customers on any card problems.
31. Order customer checks, deposit tickets or endorsement stamps. Verify account and address, order on line, print confirmation and file. If shipped to bank, contact customer when checks arrive.
32. Deal directly with customer and check printing company on any errors or checks not received and make refunds if necessary.
33. Scan documents into Synergy capture, pull existing files to accompany new documents if existing customer. Maintain scanned documents for 90 days. Must be able to access filing cabinet drawers on the floor.
34. Open new accounts and CD's for consumers.
35. Process debit cards, gift cards, E-Banking, Mobile Banking and perform all maintenance at CIF and account level.
36. Scan/delete signature card for Teller System verification.
37. Complete new account documentation through E-sign. Work new account exception reports for missing and incomplete documentation for all locations.
38. Index and review scanned documents from your locations into Synergy batch capture.
39. Obtain supervisor or officer approval and signatures on various documents.
40. Accompany officer to vault to obtain safekeeping items.
41. Provide E-Banking, Mobile Banking customer setup and support.
42. Work monthly reports.
43. Lease safe deposit boxes, grant customers access to their box and close out safe deposit boxes.
44. Review ODP products with customers at account opening and obtain applicable forms.
45. Maintain knowledge and ability to perform teller duties as required.

Collections functions (centralized at Fort Worth):

1. Prepare and process incoming and outgoing collection items
2. Maintain collection records for auditing procedures
3. Remit payments for incoming collection items
4. Responsible for crediting customer for outgoing collection items
5. Responsible for monthly collection reports

6. Track collection forms and supplies
7. Give timely notification to supervisor for re-orders collection supplies.

Work Environment

This position operates in a professional environment in the branch bank lobby. This position routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

Position Qualifications

1. Must be able to work with confidential information.
2. Must have prior knowledge of loan documentation.
3. Ability to speak read and write in English clearly enough to communicate and interact with customers and bank staff.
4. Must be flexible to deal with conflicting demands on time by customers, officers and employees, daily work, and telephone calls.
5. Must be systematic and organized in order to effectively perform the variety of tasks the position requires.
6. Must be a loyal team worker; one who is willing to help others, both within the department and in other departments.
7. Must have a pleasant demeanor and effective communications in working with officers and employees, the public, and vendors.
8. Must be dependable in both attendance and punctuality.
9. Must be willing to take initiative to learn new tasks and accept new responsibilities.
10. Must quickly grasp the concepts that are foundational to effectively function in this position.
11. Good retention capacity.
12. Ability to see how a given function affects and fits into the overall objectives of the bank.
13. Must have good organization skills
14. Must be willing to work overtime when management deems necessary.

Required Education and Experience

1. High school diploma or equivalent.
2. Experience in banking with an emphasis on loan operations
3. Computer skills – basic knowledge of Word, Excel and Outlook

Physical 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.

1. The employee will frequently sit or stand for extended periods of time and must be able to remain in a stationary position.
2. The employee will frequently move about inside the office setting to access office equipment, file cabinets, etc.
3. The employee will frequently communicate and interact with bank staff and customers and must be able to exchange accurate information.
4. The employee will occasionally be required to move bank/office equipment weighing up to 50 pounds across premises.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employees for this job. Duties, responsibilities and activities may change at any time with or without notice.

NBT is an equal opportunity / affirmative action employer. All qualified applicants will receive consideration for employment and will not be discriminated against on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status, disability, or protective hairstyle.

A disabled individual requiring reasonable accommodation shall not be denied the opportunity due to a disability. The applicant should contact Human Resources if reasonable accommodation is required during the application process at (817-752-2303).

All offers for employment with NBT are contingent upon the candidate having successfully completed a criminal background check. NBT will consider qualified candidates with criminal histories in a manner consistent with the requirements of applicable local, state, and Federal law, including Section 19 of the Federal Deposit Insurance Act.

NBT is an Equal Opportunity and Affirmative Action Employer.

If interested please email resume to nbthrdept@nbt.bank.