



LOAN ADMINISTRATIVE ASSISTANT

Since its inception in 1973, the shareholders and management of The National Bank of Texas (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.

We not only strive to meet the banking needs of those we serve, but through our staffs involvement with city governments, schools, non-profit organizations and service organizations, we also work to improve the communities we serve.

Classification: Non Exempt
Reports to: Branch President

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.

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. Prepare weekly paid loan letters.
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.).

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.

The National Bank of Texas is an Equal Opportunity/Affirmative Action Employer.
If interested please email resume to nbthrdept@nbt.bank.