**Prairie Community Bank**

**Job Description**

**Job Title: Loan Operations Specialist**

**Department:** Operations

**Reports To:**

**FLSA Status:** Non-Exempt

**Prepared By:** Jessica Bauman

**Updated:**

**Approved By:** Dianna Torman

**Approved Date:**

**Summary** Assist in the day-to-day operation functions of the loan department to ensure all transactions are timely and accurate.

**Essential Duties and Responsibilities** include the following. Other duties may be assigned.

 Process all loan payments and payoffs

 Process unposted loan payments

 Process ARC loan payments

 Balance loan suspense accounts

 Complete file maintenance on all loans

Initiate loan payoff letters and complete payoff transactions

Complete nonaccrual, charge off, and OREO transactions; loan status changes

Process participation loans; payments and payoffs

Resolve any issues on loan account including; interest, payoffs, and payments

Research and resolve any credit bureau problems (eOscar)

Assist with year-end processing for loans including 1099 reporting, generating CML loan interest statements and answering customer inquiries

Mail any loan notices including; monthly notices, maturity notices, and past due notices

HMDA maintenance, review, and submission; if applicable

Processes all SBA payments and interest reports

Conducts escrow analysis annually

Conducts escrow disbursements as required

Performs checkbacks of all loans

Sorts and mails payment notification

Reviews posted payments daily for accuracy

Conducts monthly car dealer floor plan inspections and originates curtailment requests.

Comply with all compliance regulations associated with this position, including BSA/AML Policy requirements.

**Supervisory Responsibilities**: This job has no supervisory responsibilities

**Education and/or Experience**

Associate's degree (A. A.) or equivalent from two-year College or technical school; or six months to one year related experience and/or training; or equivalent combination of education and experience.

**Other Qualifications**

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

While performing the duties of this Job, the employee is regularly required to sit and use hands to finger, handle, or feel. The employee is frequently required to reach with hands and arms and talk or hear. The employee is occasionally required to stand; walk and stoop, kneel, crouch, or crawl. The employee must regularly lift and /or move up to 10 pounds and occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision and ability to adjust focus.

**Work Environment** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

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