

ALLEGIANCE BANK TEXAS

POSITION DESCRIPTION

TITLE:	Lending Assistant	SALARY RANGE:	
FLSA:	Non-Exempt		
SEGMENT:	Lending	LOCATION:	Memorial Spring Branch
CATEGORY:	Full Time	REPORTS TO:	Sr. Loan Officer
SHIFT:	Monday-Friday; 8:00 a.m.–5:00 p.m.	DATE:	November 7, 2011

SUMMARY

The position of Lending Assistant is responsible for providing administrative and secretarial support to the Senior Loan Officer and other Loan Officers; gathers and compiles data and prepares various reports for Senior Management and the Board of Directors; collects loan files for internal staff; coordinates loan functions, meetings, and special events; participates in advertising and promotional activities; greets visitors and answers the telephone; receives and distributes mail and correspondence; photocopies materials; maintains files; issues correspondence; promotes business for the Bank by maintaining good customer relations.

Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

ESSENTIAL DUTIES

1. Gathers and calculates data and prepares a variety of monthly, quarterly and annual reports for Senior Loan Officer; prepares loan projection, and other various reports; ensures reports are prepared with accuracy, completeness, and on schedule.
2. Performs required secretarial duties; composes and proofreads correspondence for Sr. Loan Officer; sets up and maintains files; maintains calendar for Sr. Loan Officer; makes traveling arrangements and reservations; acts as a receptionist by answering and directing telephone calls; attends meetings and sorts, screens and distributes mail.
3. Collects loan files for internal staff members.
4. Participates in coordinating functions, meetings, and special events; follows-up to ensure timely implementation of scheduled events; prepares agendas, invitations and reception of replies; prepares, copies and distributes materials; arranges location and space; and attends events to resolve problems as they arise.
5. May run credit reports on current or prospective borrowers as necessary for all related interests.
6. Maintains office supplies for work area; prepares documentation and orders supplies and forms; refers problems to appropriate individuals; and ensures answers or information is received by inquiring party.
7. Sets up and maintains a variety of central files including those relating to appraisals, title companies, and other loan services utilized by the Bank.
8. Participates in advertising and promotional activities; purchases items for promotions and special events; proofreads advertisements and press releases; reviews advertising invoices for accuracy; follows-up to ensure printing, signage, receipt and cost of items as agreed; and prepares reports for management and the Board of Directors.
9. May conduct account research to update customer's complete banking relationship.
10. Processes various loan reports and callbacks.

POSITION DESCRIPTION – CONTINUED

11. Performs official notary duties.
12. Composes, prepares and issues correspondence such as internal memorandums and letters to customers or contractors.
13. Prepares travel and expense statements for the Sr. Loan Officer and possibly the Bank Office President.
14. Operates personal computer to input and process data.
15. Routes incoming and outgoing mail and reports.
16. Performs routine clerical duties including, but not limited to, word processing, filing, faxing, and copying.
17. Treats people with respect; keeps commitments; Inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
18. Demonstrates knowledge of and adherence to EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes working environment free of harassment of any type; builds a diverse workforce and supports affirmative action.
19. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the bank through outside activities.
20. Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of Lending Assistant performs duties specific to the position; and will provide back-up as needed for New Accounts, Teller and Safe Deposit Area. Will perform other functions as assigned.

SUPERVISORY RESPONSIBILITY

The position of Lending Assistant is not responsible for the supervision of any employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will.

POSITION DESCRIPTION – CONTINUED

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 25 pounds), carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, copy and fax machines, adding machine (calculator), money counter, credit card terminal, typewriter, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.

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.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, training, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Associate's degree (AA) or equivalent from an accredited college or technical school; or 2 years of related experience and/or training; or the equivalent combination of education and experience. Work related experience should consist of administrative duties with a financial institution background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Minimum of 2 years working experience as a Lending Assistant, Teller, and New Account Representative.
- Intermediate level of work experience, knowledge and training in all loan servicing activities and terminology.
- Intermediate knowledge of related state and federal banking compliance regulations, and other Bank lending policies.
- Basic knowledge of general office practices; proficient secretarial skills.
- Ability to read, analyze and interpret general business periodicals, professional journals, and technical procedures.
- Skills in operating telephone equipment and a pleasant speaking voice.
- Courteous social skills to welcome visitors in a business environment.
- Intermediate skills in personal computer operation; word processing, spreadsheet and lending software programs.
- Intermediate typing skills to meet production needs of the position.

POSITION DESCRIPTION – CONTINUED

- Intermediate math skills; calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Effective oral, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations.
- Effective organizational and time management skills.
- Ability to work with minimal supervision while performing duties.

Management reserves the right to change this position description at any time according to business needs.