

# Credit Administration Representative

Merchants Bank, **Winona**, has an opening for a Credit Administration Representative. The emphasis of this position involves preparing consumer and mortgage loan satisfactions, loan input check-back and data collection, and a variety of computer input. Requires a well-organized and motivated individual with good time management skills and a high level of accuracy.

Please **apply in person** at Merchants Bank, Winona, 102 E 3<sup>rd</sup> Street, **online** at [www.merchantsbank.com/about/careers](http://www.merchantsbank.com/about/careers), or **e-mail** [NLMessenger@merchantsbank.com](mailto:NLMessenger@merchantsbank.com) with a cover letter and resume or to request an application. *Merchants Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.*

## Job Summary

Under limited supervision, but must follow established policies and procedures set forth for the Department. The Credit Administration Department will have several areas of focus however the underlying responsibility is to support and complete all tasks associated with Commercial, Consumer/Retail, and Mortgage lending as directed within each area. Positions will support credit related staff of all Merchants Bank locations and will perform duties in a centralized function located in the Winona Credit Administration Center.

## Essential Duties

Employees with this job description are cross-trained in certain areas of special emphasis. Each individual time is split: 25% of their time attributed to the "General" requirements and 75% of their time to an area of "Emphasis" on a daily basis.

1. Regular and dependable attendance is an essential function of the job.
2. Employee will be expected to contribute to a positive working environment through words and actions.
3. Employee will be expected to greet internal and external customers in a friendly and outgoing manner.
4. Employee will be expected to take responsibility to insure that internal and external customers receive outstanding service.
5. Employee may be asked to perform other duties as required by business needs.
6. Employee will be expected to complete compliance and product knowledge assignments in a timely manner.

## **General**

1. Supports the lending functions of the bank by preparing, reviewing and/or retaining various loan documentation. This will be dependent upon focus area.
2. Responds to internal and external customer phone or written loan inquiries in a courteous,

- prompt and accurate manner by phone, as well as, through written correspondence;
3. Distributes and/or reviews a wide variety of reports both within and outside the department; Possesses knowledge and understanding of reports which remain within the department; Maintains proper retention of reports within department;
  4. Researches identified customer problems utilizing problem solving skills to hypothesize causes; Communication including recommendations with manager for correction and prevention of continued problems;
  5. Performs other duties as requested by manager within the Bank.

**Emphasis: Post Close**

Work is performed under minimal supervision according to established policies and procedures; emphasis of this position is to prepare mortgage and consumer satisfactions; follow up on all loan exceptions for consumer and commercial loan types; loan input check back for consumer and mortgage loan types and HMDA and CRA.checkback and data collection.

- Prepare/Mail/Import satisfactions for all consumer and mortgage loans
- Process consumer paid notes and complete lien perfections as needed
- Follow up on all consumer and commercial loan exceptions
- Loan input check back for consumer, commercial and mortgage loan types
- HMDA input and check back, information upload from Mortgage Loan Origination Software
- CRA input and check back

**Emphasis: Importing and Reporting**

Work is performed under minimal supervision according to established policies and procedures; emphasis of this position is barcode and import various documentation to bank's document retention software, and other various monitoring tasks.

- Barcode and Import various documentation to bank's document retention software (LQAS).
- File Set up Maintenance and Tracking (LQAS)
- Review and processing of various Mernet forms (risk rating changes, non-accruals and charge-offs, CD holds).
- Process Customer and File Maintenance Reports
- Process Funded Consumer and Commercial Loans
- Prepare and monitor UCC filings including new, continuing and other amendments as needed.
- Barcode consumer and commercial loan denials, withdrawn loans, and incomplete applications.
- Maintain LQAS Software and ensure timely updates are made
- Research of various tasks and/or requests as needed

**Emphasis: Loan Documentation**

Work is performed under minimal supervision according to established policies and procedures;

emphasis of this position is to complete Commercial and Ag loan documents.

- Preparation of Commercial/Ag loan documents utilizing the bank's loan document software – LaserPro;
- Maintain LaserPro software and ensure timely updates are completed;
- Complete custom LaserPro forms as directed by manager;
- Working knowledge of bank loan documentation;
- May be required to act as a liason between the bank and legal counsel in the preparation of loan documentation and/or collateral documents

### **Working Conditions**

Inside working environment, very low noise level.

### **Physical Demands**

Work is performed primarily sitting at a desk. Requires a high degree of finger dexterity, very good finger-eye coordination. Required strength to lift files and boxes up to approximately 15 lbs.

### **Mental Demands**

Requires above-average aptitude in the area of math/number skills, and evaluation/reasoning skills. Above-average skill in the area of problem analysis and problem solving. Ability to speak with clarity and articulate thoughts and ideas well. Must be able to remain calm under pressure and relate to all types of personalities.

### **Skill Requirements**

Independent thought, good organization, self-motivation to complete tasks and remain on schedule with minimal supervision. Personal computer skills, good typing skills, effective telephone and written communication skills. Amiable personality; team player.

### **Educational Requirements:**

Must have a high school diploma or equivalent. Post secondary education is preferred. Will be required to take standard training courses as directed by the bank and will be expected to complete ongoing educational requirements as determined by area of emphasis.

### **Relationships**

Reports to the Credit Administration Manager for fulfillment of duties, responsibilities, authority, and for proper interpretation.

Position will have extensive phone and written interaction with staff. Position will have limited person-to-person contact with customers and public. Must have ability to work in a team environment. Personal manner to enhance the overall professional image of the Bank.