Title:	**Loan Officer**
Type:	**Full-time**
FLSA status:	**Exempt**
Supervisory:	**No**
Location:	**Hawarden**
Travel:	**Up to 5%**
Sat morn hours:	**No**

Position Summary:

This position involves organization, analysis and management of residential real estate & consumer loans, adhering to established lending policies. Key responsibilities include:

- Evaluating loan applications, conducting thorough financial analysis and making informed decisions on loan approvals
- Providing exceptional customer service throughout the loan process
- Engaging in business development initiatives
- Maintaining compliance with state laws and FDIC regulations, and adhering to bank policy, procedures and consumer protection standards

Key Responsibilities:

Specific Responsibilities:

This position is charged with demonstrating superior customer service skills and following established practices and procedures while executing the following duties:

- **Customer Service**
  - Become skilled at accepting and closing consumer loan products, including the following:
    - Vehicle purchase loans
    - Cash-out/refinance loans
    - Ready Reserve overdraft protection accounts
  - Become skilled at accepting and closing residential RE loan products, including the following:
    - Purchase loans
    - Refinance/cash-out loans
    - Home Equity Lines-of-Credit (HELOCs)
  - Assist with other customer service duties as needed

- **Customer Relationship Development and Sales**
  - Build a profitable, focused customer portfolio
  - Use their detailed understanding of bank products and services to help CSR & UB staff recognize cross-selling opportunities
  - Be an active member of the community

- **Bank Operations and Procedures**
  - Ensure loan files are within compliance guidelines
  - Stay up-to-date on industry trends, regulatory changes and market conditions affecting mortgage and consumer lending
  - Completion of training as assigned
  - Other duties as assigned

General Knowledge Areas:

There are many regulations and requirements within the banking industry. In order to be successful in their positions, lending staff will receive initial training and will be committed to completing ongoing compliance training covering the following regulations and applicable bank policies/procedures: Reg. B, Reg. Z, RESPA, Reg. C, MLA/SCRA, Privacy, BSA/AML, Fair Lending, SAFE Act, Information Security Program, Business Continuity Plan, and Employee Handbook. Lenders will also receive training to have a general understanding in deposit-related regulations and FDIC insurance.

Position Knowledge, Skills, and Requirements:

Education:

- Associate's or Bachelor's degree preferred

Experience:

- Two years of banking experience preferred, but we welcome candidates with transferrable skills and a willingness to learn

Skills/Attributes/Other:

- Possess and/or have ability to learn and apply basic knowledge of banking principles, products, compliance regulations, and operations procedures
- Excellent written and verbal communication skills with an emphasis on confidentiality, tact, and professionalism
- Good organizational and analytical skills; demonstrated ability to manage multiple tasks simultaneously
- Sales and service focused with strong interpersonal skills; team player
- Intermediate proficiency and experience using Microsoft Office (Excel, Outlook, Word)

Working Conditions:

- Office environment with business professional appearance expected
- Travel outside normal work location is required

Physical Demands:

- Ability to operate personal and company vehicle is required
- Valid driver's license required
- May be required to stand, stoop, bend, or sit for extended periods of time
- May be required to lift up to 20 pounds
- Dexterity of hands and fingers to operate a computer keyboard, mouse, and other devices
- Close vision and ability to adjust focus; required to read a computer screen