



JOB DESCRIPTION

POSTION TITLE: Loan Operations Associate (Main Office, Zanesville)

REPORTS TO: AVP/ Loan Servicing Officer

STATUS: Non-Exempt/ Full Time

This position, as well as all NVB positions, is responsible for carrying out the Bank's mission statement:

"We will build better communities by helping our neighborhoods and small businesses grow and prosper through the delivery of quality financial services."

This position is a non-remote position.

Assist Processors in Preparing Loan Documents for Loan Closings:

- Consumer Loans
- Mortgage Loans
- Commercial Loans
- Change in Terms

Request/Coordinate:

- Appraisals
- Title Work
- Flood Determination
- Request OFAC's
- Proof of Insurance on Residential Real Estate, Consumer and Commercial Loans
- Payoff statements, other Lenders and NVB
- Inspections as needed
- Deeds or other legal documents that the situation may require
- Prepare miscellaneous documents needed that are not in Laser Pro
- Legal description approval requests

Imaging:

- Responsible for scanning, indexing, and verifying records are accurate.
- Review and follow up on missing documents.

- Implementation of electronic document processing, retrieval, and distribution systems as structured by authorized department heads.
- Administer document and system access rights and revision control to ensure security of system.
- Consult with end users regarding problems in accessing electronic content.
- Prepare materials requested by auditors and regulators
- Maintain orderly record keeping of the Bank's files; either hard copy files or electronic files.

Booking Loans – (Data Entry)

- Upload data
- Data Input
- Scanning loan documents to Accusystem

System Integrity

- Verify Data input

Payoffs (Backup)

- Process payoff transactions
- Prepare releases for mortgages, UCC and titles, send appropriate paid documents to customers, file paid off loans, cancel flood determinations
- Quote Payoffs

Loan Investor/Participations (Backup)

- Maintain payments & remittance
- Process additional sales & Repurchases

Miscellaneous

- Phone calls- Customers, banks, branches, etc....
- Coordinate Closing with parties involved: North Valley Bank, Borrowers, Sellers, Realtors, Title Companies or Attorneys, Insurance Companies, etc.
- Overnight payoffs as needed, make arrangements for Courier to deliver when in the area.
- Good understanding of financial institution products and services.
- Checks documents for proper vesting, legal descriptions, closing dates and signatures.
- Able to multitask and prioritize in a limited amount of time.
- Research payments, late charges, and other miscellaneous
- Process payments
- Disburse proceeds of loans and setup loan files
- Calling insurance agents for insurance listed on missing items
- Research missing items for all loan officers
- Place titles returned from clerk's office in loan files
- Maintains the privacy of customer information and the security of all records
- Adheres to organizational policies and procedures
- Assist in other responsibilities as assigned.

- Understand and adhere to the responsibilities associated with BSA and AML in relation to job performed
- Conduct work relationships/interactions professionally with customers, supervisors, coworkers and others:
- Maintain high levels of confidentiality
- Successfully attend and complete all mandatory and elective training

STAFF GUIDELINES:

All team members will commit and adhere to the bank's **CORE VALUES** while performing the essential duties and job responsibilities of the position:

- Accountability
- Community
- Communication
- Teamwork
- Integrity
- Knowledge

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- High school diploma or equivalent
- Basic banking knowledge / experience a plus, but not required

Other Skills:

- Ability to work independently and in a team environment, with limited supervision, and be a self-starter
- Must possess excellent organizational skills
- Ability to react to stressful situations with professionalism while remaining calm
- Must be tolerant of all personality types of clients, customers, employees, vendors and others

Physical Demands:

- Must be able to sit, stand, and walk; reach with hands and arms; use hands; talk and hear; lift or move up to 25 pounds; may occasionally need to stoop or kneel.

The physical demands described here are representative of those that must be met by the employee to successfully perform the essential functions of this job. Reasonable

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

This job description has been read and approved by:

Employee Signature

Supervisor Signature

Date