



Independence BANK



Banking on the Hi-Line

HAVRE • MALTA • GLASGOW • POPLAR • SCOBEEY • CONRAD

Loan Assistant

POSITION SUMMARY

Will work collaboratively with assigned loan officer to effectively and efficiently provide credit-related services to the Bank's customers. This position is responsible for maintenance of loan files as well as for providing administrative support to loan officers in preparation of loan documentation. At the direction of the loan officer, a primary goal will always be a high level of customer service.

This position is responsible for administering equal credit opportunity lending activities in accordance with established lending policies and procedures to minimize loan portfolio losses, maintain consistent underwriting standards, and ensure uniform grading and credit quality standards as well as other duties as assigned by Senior Lenders, Branch President, or President.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Responsible for learning, understanding and complying with Bank policies and procedures with a strong emphasis on lending policies. Will assist lenders with various duties including: preparation of all loan files, analyze and spread tax returns, prepare balance sheets, cash flows, loan authorization credit file maintenance, credit underwriting and credit compliance of individual loan(s) and loan files.

Analyze information from both internal and external sources to determine credit worthiness of borrowers. Process and underwrite loans and lines of credit with the lowest risk possible to the Bank including taking applications.

QUALIFICATION REQUIREMENTS: To perform this job successfully, an individual must be able to execute each essential duty proficiently. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE:

High school diploma or general education degree (GED); two to three months related experience and/or training; or equivalent combination of education and experience

OTHER SKILLS and ABILITIES:

Ability to type, use a 10-key, use a calculator, use a computer and appropriate software such as Word, Excel and Outlook. Knowledge of banking terminology and basic accounting principles is also needed.

For a full description please contact the Human Resources Department. Independence Bank
EEO/Employer/Vet/Disabled