



Horizon Community Bank

Credit Admin. Specialist – Level 1

FLSA Status: Exempt

Description:

The primary role is to service and maintain commercial and consumer loan processes; all payments, insurance processing and service/ maintenance of all customer inquiries. This position reports directly to the Credit Administration Manager and will work with minimal supervision.

Duties:

- Daily balancing, researching and reconciling loan related General Ledger accounts and interface platforms impacting the department.
- Daily processing of loan payments and advances including rate swaps, lease and participation processing.
- Process all requests for loan payoffs including the processing of closed loans.
- Facilitate the monitoring and reporting of technical exceptions for documentation and financial reporting requirements with the Bank's new platform with AFR (American Flood Research).
- Facilitate flood portfolio management, maintenance of collateral insurance records and verifying payment of real property taxes by our borrowing clients.
- Support the transition of credit files to FCM (a digitally imaged record keeping platform).
- Escrow Servicing; provide annual analysis, process insurance and real property tax payments.
- Maintain collateral files; review and maintain UCC requirements.
- Provide for the day to day customer service needs of the bank's clients by answering phones. Researching answers to inquiries and providing solutions.
- Other duties as assigned by the departmental manager.

Knowledge, Skills, and Education Requirements:

- HS Diploma or Equivalent
- Preferred 1-3 years loan documentation and bank experience, preferably in a community bank environment
- Working knowledge of Windows, Microsoft Word, Excel and Outlook
- Preferred knowledge of FIS Horizon core operating system or another similar core operating platform
- Preferred knowledge of Laser Pro loan documentation software or a similar software platform
- Preferred experience with a digital document imaging platform
- Strong verbal and written communication skills
- Ability to multi-task and prioritize workload with minimal supervision.
- Keyboarding/typing skills, manual dexterity, and ability to lift files

Physical Requirements:

Physical requirements include accurate keyboarding skills, manual dexterity sufficient to manipulate files and other documents, and vision sufficient to work extensively with computer display, handwritten and printed data.