



Horizon Community Bank

**Job Title: SBA/Commercial Banking Assistant**

**Summary:**

Responsible for assisting the SBA Commercial Bankers in providing a high level of internal and external customer service in the management of the commercial loan portfolio from initial loan application through underwriting, closing, boarding and administration of loans. The SBA Commercial Banking Assistant is responsible for providing streamlined and efficient personal and professional service to internal and external customers.

**Duties:**

- Assist the Loan Officers with obtaining all reports and information necessary to compile complete loan packages in support of the underwriting process for new loans, modifications, renewals and extensions.
- Assist Loan Officers with review of the Weekly Maturing Loan Report; pre-auditing files for needed updated information (i.e. financial information, insurance, collateral perfection).
- Assist the Loan Officers in dealing with various institutions and vendors to obtain necessary information such as title commitments, UCC lien searches, environmental reports, appraisals, flood and tax services, credit reports, etc.
- Support the creation and management of all commercial and consumer credit files to ensure maintenance within the policies and procedures of the bank including but not limited to ordering and reviewing title commitments, appraisals, environmental reports, credit reports, flood reports, performing and reviewing UCC lien searches, obtaining organizational documents and ordering and reviewing documents evidencing insurance coverage.
- Assist the Loan Officer in maintaining commercial credit files by scanning and indexing borrower financial records into the bank's digital record keeping platform
- Support the Loan Officers in the monitoring and clearing of technical exceptions for documentation and financial reporting requirements within the loan portfolio on the FISCAL monitoring and management platform.
- FIS and Laser Pro account level maintenance.
- Provide for the day to day customer service needs of the bank's clients by answering phones, researching answers to inquiries and providing solutions to problems.

- Preparation of commercial and consumer loan documentation utilizing the LaserPro loan documentation software system as well as the closing, boarding and ongoing administration of all consumer and commercial loans in the bank's portfolio
- Facilitate the proper creation and recordation of all collateral interests to ensure they are properly perfected and maintained.
- Daily processing of loan payments and advances
- Other duties as assigned by the departmental manager.

**Qualifications/Experience:**

- HS Diploma or Equivalent
- Preferred 3-5 years bank experience, preferably in a community bank environment with knowledge of loan process, loan documentation, UCC and real property lending and perfection of collateral interests.
- Working knowledge of Windows, Microsoft Word, Excel and Outlook
- Preferred knowledge of FIS Horizon core operating system or another similar core operating 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, 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.

Job Type: Full-time

Benefits:

- 401(k)
- 401(k) matching
- Dental insurance
- Health insurance
- Life insurance
- Paid time off
- Vision insurance

Schedule:

- Monday to Friday