CREDIT ADMINISTRATOR I

Department: Central Credit
Full time position

Monday – Fridays 8:30 a.m. – 5:15 p.m.

In-Hire Pay Range: Credit Administrator I = $33,488 – $50,232 annual equivalent (dependent on direct experience)

General Summary
This position consists of performing various clerical duties as described, and is primarily responsible for processing of documents for imaging, distribution of daily reports, a variety of filing tasks, completion of verification of deposit requests and loan related customer service functions. Also included is balancing new loans, generating the appropriate general ledger entries to ensure accurate reflection on the bank's records.

ESSENTIAL DUTIES AND RESPONSIBILITES include the following. Other duties may be assigned

- Ability to be consistent in attendance and punctuality in order to fulfill staffing and service needs.
- Copy and distribute system generated loan reports, including review of billing notices prior to distribution.
- Filing, including but not limited to: new/renewal/paid-out loans; lien entries; new credit files; extension agreements.
- Complete written requests for credit information received from other credit grantors, government agencies or local credit reporting agencies in a timely manner.
- Scan new/renewed loan documentation.
- Assist Personal Banking and Commercial Banking with file retrieval needs.
- Support the function of balancing new/renewed loans, preparing appropriate general ledger entries.
- Maintain all commercial and real estate files in accordance with law, policies and procedures.
- Insure proper disposition of all documents to be filed.
- Create files on all credits as required by lending policy.
- Work any paid-out commercial and real estate loans, including typing releases for all real estate mortgages.
- Insure all files are maintained in proper alpha order and secured in appropriate fire-protected cabinets.
- Perform as librarian of credit files and insure all files are checked in and out in a timely manner.
- Assist internal audit staff, external CPA, and loan review and examining personnel by retrieving files as requested.
- Balance, record and file financial statements.
- Assist lending customers with customer service related needs (payoff quotes, debit accounts for loan payments, address changes, coupon book re-orders), directing inquiries to the appropriate department.
- Answer all loan questions for internal and external customers.