



**Position:** Loan Processing Supervisor  
**Reports To:** SVP of Operations  
**FLSA:** Exempt  
**Location:** Idaho Bank- 233 E. Idaho Street

### **Position Summary**

The position of Loan Processing Supervisor will direct loan processing operations bank-wide in accordance with the organization's Mission Statement and Core Values. These duties span the entire loan process from creating new loan documents to processing payments, creating loan files, loan servicing, and escrow. This position will supervise the internal personnel in the Loan Processing Department. The position requires interaction with Bank lenders, vendors and customers, and other Bank personnel daily. The responsibilities include assisting with real estate, commercial, and consumer loan administration. The position reports to the SVP of Operations.

### **Essential Functions**

- Supervise loan processing operations. This includes coaching, coordination of training efforts, and when needed addressing performance issues.
- Provide review and oversight with regular feedback to team members.
- Schedule and conduct required yearly performance reviews and quarterly check-ins.
- Maintain proper staffing levels based on volume, scheduling needs for training, time off, and meetings.
- Recommend staffing coverage needs. Working with Human Resources, interview and recruit as needed.
- Monitor and set performance measurements and goals as well as assist staff with Career Development planning.
- Be proactive in communicating to team members about any procedural changes, compliance, and regulatory findings. Hold weekly training meetings with the department.
- Train team members in all duties related to their job.
- As needed to meet service standards, assist the team in processing new loans, completing construction draw requests, and assisting in the loan servicing process(escrow and insurance, UCC filings and reviews, brand filings and reviews, and paid notes).
  - Processing loans to include any of the following: building loans in LOS and Core systems, preparing disbursements, perfecting liens, setting up and scanning loan

files, processing payments and advance requests, providing ratings and payoffs, and performing account maintenance.

- Respond to customer loan inquiries.
- Process credit life and disability insurance documents and ensure correct bookings.
- Perform pre-closing reviews on all loans prior to closing to ensure accuracy.
- Review loan file maintenance daily and assist the team in completing changes. Use findings to train team members.
- Review daily loan reports to ensure proper posting of loan transactions(cross reference billing summary) and booking of loans.
- Monitor and review Loan Control, to ensure timely resolution of items.
- Process and assist in Participation Payments.
- Process and assist in SBA Payments and monthly reporting.
- Manage the pending exception lists and CIP exceptions.
- Complete Freddie Mac reporting: monthly reporting and EDR reporting.
- Perform quarterly collateral and safekeeping box audits.
- Prepare, review, and organize reports and documents for the Compliance, Lending, and Executive team, as requested.
- Be an active member of the Loan Committee, Real Estate Loan Committee, CECL Committee, Operating Committee, and Compliance Meetings.
- Maintain applicable knowledge of loan and account types as well as collateral codes, Bank policies and procedures, regulatory compliance requirements, and document legalities.
- Maintain knowledge of banking products and services to cross-sell to customers.

### **Additional Responsibilities**

- Must have the flexibility to work the open-to-close schedule by opening and clearing the bank for employees before bank hours and/or closing the bank at the end of the day.
- Complete required training annually.
- Participate in Bank committees as assigned.
- Work any exceptions related to compliance or missing documentation.
- Provide backup and assistance to the Loan Processing Department.
- Participate in a minimum of two Heritage Club events annually.
- Participate in two Highlander Cross Country or Track events annually.
- Adherence to the Advantage Business Model and being Montana Tough.

### **Skills and Competencies**

- Prior banking experience in loan processing preferred.
- Minimum of three years of clerical/administrative experience.
- Prior supervisory or leadership experience desirable.
- Have or will obtain and maintain required licenses and certifications as necessary for the position.
- Computer proficiency required – the ability to use the internet, and Microsoft Office Word, Excel, and Outlook.
- Must be bondable.
- Must be able to conduct oneself in a manner that promotes trust in the individual and our

organization.

- Must maintain confidentiality at all times due to the nature of information about customers and transactions.
- Work cooperatively and respectfully with all Bank Team Members.
- Self-directed – must be able to fulfill the responsibilities of the position with minimal supervision.
- Must be able to prioritize and organize responsibilities to maximize productive results.

**Physical Demands**

- Normal office environment.
- Extended PC viewing and keyboarding with periods of sedentary work.
- May be required to stoop, kneel, stand, walk, talk, hear, reach with hands and arms.
- May be required to occasionally lift/move up to 30 pounds.

The physical demands noted above are representative of those that must be met by an employee to successfully perform the essential function of the position. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Employee Signature

Date

\_\_\_\_\_

\_\_\_\_\_

Printed Name

\_\_\_\_\_