Lotus Bank

Job Description

Title: Loan Analyst	**Department:** Credit
Classification: Exempt	**Reports To:** Executive Vice President & CLO

Summary of Duties: The Loan Analyst is responsible for providing support to lenders through loan input and maintenance, providing support to loan customers in resolving inquiries and problems, and maintaining loan participation arrangements. The individual is responsible for presenting a professional image, and should possess a positive, friendly demeanor and exhibit a willingness to help at all times.

Essential Functions:

- Maintain knowledge of the bank's products and services and look for opportunities to match products to a customer's needs (for example: mortgage loans, personal loans, investment needs)
- Refer customers to appropriate staff for additional services.
- Demonstrate a high level of courtesy and efficiency with customers, work to exceed customer expectations through proactive servicing skills.
- Maintain a position of trust and responsibility by following appropriate policies (Code of Ethics, BSA, Network Security) for identifying customer and protecting sensitive/confidential information.
- Maintain knowledge and adhere to external (regulatory) and internal policies and procedures that govern the credit extension function.
- Provide support to branch staff in resolving issues with loan processing.
- Provide operational support to the lending group.
- Maintain credit files in an organized and orderly manner.
- Print, distribute and/or mail daily notices, statements and communications.
- Upload new loans to the loan accounting system, and create loan documents as needed.
- Maintain participation loan arrangements.
- Maintain updates of loan insurance information, file and release liens, obtain credit reports and other administrative functions of a credit nature.

Position Requirements:

- High school diploma or equivalent
- Two to four years college course work in Business, Finance or Accounting is preferred.
- Solid computer experience in a Windows environment and strong working knowledge of Word and Excel.
- Three to five years prior relevant bank experience is preferred.
- Able to effectively prioritize, multi task and meet critical deadlines.
- Able to handle confidential information in a discreet, professional manner.
- Excellent oral and written communication skills.
- Ability to be an effective team member and display initiative.