

# FIRST COMMUNITY CREDIT UNION

## POSITION DESCRIPTION

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<b>Title:</b>	Business Services Assistant
<b>Reports To:</b>	Ag/Commercial Lender
<b>Department:</b>	Administrative
<b>Status:</b>	Non-Exempt
<b>Location:</b>	Bismarck

### Position Summary

Provide high quality administrative support for the commercial/agricultural lender(s) to include the coordination of loan information and documentation; responsible to coordinate requests for and order real estate appraisals and perform reviews of real estate evaluations and appraisals on residential, agricultural, and commercial properties.

### Duties/Responsibilities

The following duties are typical for this position, and are not to be construed as exclusive or all-inclusive and may be changed or modified as needed. Other duties may be required and assigned:

- Responsible for setting up and updating loan files to ensure the Credit Union has timely and accurate financial information.
- Monitors member business and personal financial statements to maintain compliance with borrower loan/letter agreements. Monitoring may be done on a monthly, quarterly or annual basis.
- Reviews collateral exception reports; works to clear exceptions to ensure the Credit Union has a properly perfected lien position.
- Prepares loan approval sheets, presentations and proposals for lenders.
- Obtains borrower's signatures for loan closings.
- Coordinates requests for and orders real estate appraisals for agricultural and commercial properties, under the direction of the Internal Audit department.
- Performs reviews of real estate evaluations and appraisals on residential, agricultural, and commercial properties, under the direction of the Internal Audit department.
- Prepares files for the imaging process; scans documents while ensuring clarity and accuracy; researches missing documents.
- Actively seeks out sales opportunities and cross-sell opportunities and promotes products and services based on member needs.
- Answers phones and takes messages; answers questions requiring knowledge related to member loan files and other general questions.
- Prepares word processing documents including a full range of correspondence, reports, and letters; proofreads for content; edits using knowledge of grammar, punctuation and spelling.

- Prepares spreadsheets typically requiring recording and arranging data. Compiles information from standard sources and prepares data reports as requested.
- Organizes and maintains member loan and other miscellaneous files.
- Ensures compliance with all regulations including but not limited to BSA, Reg D, Reg E, Reg P, Reg CC, Reg DD and unclaimed Properties.
- Enthusiastically supports the Credit Union's focus on member sales and service.
- Type, duplicate, and disseminate materials as requested.
- Ensure all information and transactions regarding members are kept confidential.
- Maintain the security of the work area and keep it organized and neat in appearance.
- Maintain a professional and courteous attitude with all people, including fellow employees, members, management staff, board members and outside vendors.
- Follow all safety and security rules and regulations.
- Be a team player. Accept instruction from others, always keeping an open mind.
- Strive to meet organizational goals and objective as set by management.
- Strive to promote a positive, professional and upbeat atmosphere in the Credit Union.
- Maintain current knowledge of Credit Union philosophy, plus all services and policies.
- Adhere to relevant state and federal regulations including Bank Secrecy Act and Office of Foreign Assets Control rulings.
- Adhere to all FCCU policies and related procedures.
- Participate in continuing education as approved by manager.
- Report to work at scheduled time and maintain a neat and professional appearance.
- Perform all other duties as assigned.

**Basic Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- A minimum of 3 years of related experience in a financial services institution preferred.
- Advanced administrative, secretarial and clerical skills essential.
- Proficient computer skills, especially in Microsoft Office applications required.
- Extensive customer service/public contact experience.
- Knowledgeable of various banking software/technology platforms beneficial.
- Knowledge of the fundamentals of banking.
- Ability to resolve problems or situations.
- Excellent telephone manners and technique.
- Excellent verbal and written communication skills.
- Ability to analyze and gather data and information and present it in a clear, understandable manner.
- Ability to perform mathematical and statistical functions sufficient to produce and understand reports and presentation materials using Excel.
- Ability to effectively manage tasks, projects and deadlines and coordinate several projects at once.
- Ability to be a team player and to accept instruction and keep an open mind.
- Strive to meet organizational goals and objectives as set by management.

- Strive to promote a positive, professional and upbeat atmosphere in the Credit Union.
- Ability to travel as required with possible overnight stay.
- Work generally performed in an office setting with prolonged sitting, with occasional need to lift up to 20 lbs.

**Location and Hours of Work**

This position will be based in Bismarck; however occasional travel throughout North Dakota may be required. The hours of this job are standard, and related to the needs of the membership and business flow. General hours are 8:00 – 5:00 Monday through Friday, although extra hours may occasionally be required.

**Compensation**

This is a non-exempt position; compensation will be based upon qualifications and performance relative to pre-established goals and objectives.

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The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be construed as an exhausted list of all duties, responsibilities, and skill required of personnel so classified.