

Job Title: Commercial Credit Fulfillment Specialist
Reports To: Vice President Commercial Lending Directors
FLSA Status: Full Time, Non-exempt
Department: Loan
Location: Loan Operations Center, Lebanon, OH

Summary:

Support and facilitate the commercial loan processes by providing clear communication, anticipating and aligning expectations and organizing necessary data to produce quality results. Provide ongoing support of the commercial fulfillment process ensuring that established service levels are met, and that impeccable client service is provided.

Role and Responsibilities:

The following is a summary of some of the essential functions for this job. Other duties may be performed, both major and minor, which are not mentioned below. Specific activities may change from time to time.

- Assist in identifying and facilitating new and recurring processes related to the origination, closing, booking and funding of all Small Commercial, Commercial and Commercial Real Estate loans for the commercial lending team
- Communication with key commercial lending partners, which includes, but is not limited to, Senior Management, Commercial Lending Directors, Frontline Officers, Credit Officers and Senior Loan Administrators, to ensure consistent application of the Bank's procedures and processes.
- Assist with the efficient delivery of products and services to internal and external clients for all related activities including, but not limited to, loan analysis and underwriting, workflow processes, data collection, closing and post-closing functions.
- Support the commercial lending process by assisting where necessary with the accurate production of legal and supporting documentation required for closing, modification or renewal, timely and accurate input to internal systems where required, as well as, validating and verifying receipt of all financial documents prior to submission to credit analysts
- Assist with monitoring and lowering documentation risk by ensuring documentation follows credit approval requirements and assuring that all pre-closing requirements are satisfied.
- Assist with the management of documentation quality to ensure it meets or exceeds Bank's exception goals by identifying and timely following-up and clearing of exceptions.
- Provide clear verbal and written communication to third parties, (e.g. attorneys, insurance agents), as needed.
- Assist to facilitate external loan closings (e.g. attorney closing), by collecting executed loan documentation for booking, accurately disbursing loan proceeds, and submitting completed loan packages to Loan Servicing in a timely manner.
- Provide superior service to internal as well as external clients, where necessary, by taking ownership of client needs and requests and assisting with follow-up to ensure timely and accurate resolution.
- Keep abreast of the financial services industry knowledge, standards and practices.
- Assist in commercial loan pipeline management, including, but not limited to, tracking closing dates and preparing for and participating in pipeline management meetings
- Gain a high level of proficiency and assist with maintaining integrity in the bank's loan operating system

Required Skills and Competencies:

Below are items representative of the knowledge, skills and/or ability required.

- High School diploma, with associate or bachelor's degree ideal
- Experience with commercial loan processes including document preparation and/or funding, or commercial lending support and/or credit administration support experience
- Strong verbal and written communication skills to internal and external clients
- Excellent time management, ability to meet deadlines and organizational and multi-tasking skills
- Demonstrated proficiency in basic computer applications, such as Microsoft Office software products
- Willingness to travel, occasionally overnight, for training when necessary
- Unquestionable integrity and a genuine desire to help others