



Position Description

Commercial Fulfillment Specialist

Identifying Information:

- Department: Loan Operations
- Reports To: Linda Hill
- Location: Operations Center, Lebanon OH or various Branch locations
- Hours: M – F 8:00 to 5:00

Summary:

- Responsible for managing Commercial loan requests on the Commercial pipeline, while achieving the goals set forth in LCNB National Bank product guidelines and processes.

Essential Duties and Responsibilities:

- Review commercial application and approvals for accuracy and completeness. (10%)
- Validate and verify data for current loan request including, but not limited to: borrowing/guarantor entity documentation, collateral documentation, regulatory documentation, financial documentation. (50%)
- Order 3rd party reports as necessary and coordinate review of reports after receipt. (25%)
- Support Credit and Commercial Loan Officers, and coordinate outside agencies and others as needed. (15%)

Required Traits/Behavioral Competencies:

- Ability to work independently and prioritize tasks.
- Excellent time management skills to effectively meet required deadlines.
- Attention to detail and exceptional product quality.
- Must be able to communicate and interact with all levels of bank personnel as well as outside agencies.
- Unquestionable integrity and dependability.

Qualifications/Education/Experience:

- High School diploma or equivalent, with associate or bachelor's degree ideal.
- 2 or more years' experience in Commercial Lending or support processes, or related field preferred.
- Knowledge of banking processes or Credit Administration support experience preferred.

Job Competencies/Skills:

- Working knowledge of Jack Henry / Silverlake products preferred.
- Working knowledge of Excel, Outlook, and Word required.
- Strong verbal and written communication skills.

Physical Requirements:

- Must be able to remain in a stationary position up to 75% of time.
Must be able to lift up to 10 lbs.

Work Environment:

- Office setting; cubicle & desk.
- Potential to Work from home – post training

Daily activities may include collection and/or review of the following:

1. Review of Operating Agreements, Leases, Purchase Contracts, and other documentation to determine signing authorities
2. Secretary of State Articles and Certificates of Good Standing from the appropriate states
3. County Auditor confirmation of parcels and tax information
4. Secretary of State UCC filing information
5. Confirmation of loan codes per LCNB and federal guidelines
6. Confirmation of appropriate approvals per LCNB guidelines
7. OFAC checks
8. Flood Certs
9. UCC lien searches and documentation
10. Collect and verify hazard insurance documentation
11. Collect and verify flood insurance documentation for review
12. Pull census tract / geocode reports
13. Confirm early disclosures needed
14. Upload loan documents to internal Synergy file retention system
15. Other documents or processes as needed