



## **Lending Assistant**

**Job Classification:** Full-Time, Non-exempt

**Reports to:** EVP/Commercial Lender

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### **Position Summary**

A Lending Assistant performs routine administrative and customer service tasks in support of the commercial lending team in managing existing loan relationships and pursuing new loan opportunities. Assures tasks are completed accurately, timely and professionally to ensure prompt and professional service to internal and external customers.

### **Principal Duties and Responsibilities**

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, skills and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

1. Support the Commercial Lending team in managing existing loan relationships and pursuing new loan opportunities; and support the deposit operations team in managing existing accounts.
2. Perform administrative tasks that can include but are not limited to preparing credit reports and loan document/packages, ensuring accuracy and completeness of loan packages, gathering information on existing loan relationships, booking/closing loans.
3. Perform customer service duties that may include identifying, researching and resolving customers' questions and issues regarding deposits, fund transfers, loan advances, loan pay downs and payoffs, etc.
4. Identify and order documentation required to process commercial loan requests.
5. Track and ensure receipt of appropriate documents/reports.
6. Prepare and maintain loan transaction files and assist in maintaining customer credit files.
7. Ensure completeness and accuracy of credit and transaction files.
8. Coordinate account maintenance with the Loan Servicing and Deposit Operations Departments.
9. Manage compliance reporting and maintain customer and prospect data base.
10. Assist commercial loan officers in addressing customer inquiries and servicing requests.
11. Perform additional duties as requested or assigned.
12. Complies with federal and state regulations and all established Bank policies and procedures.

### **Other Responsibilities**

- Support and promote the Bank vision, mission and core values, organizational structure and policies and procedures.
- Must have excellent analysis, observation and decision-making skills.

- Highly focused, able to rapidly determine key priorities, clearly communicate the priorities and ensure resources are properly aligned.
- Excellent interpersonal and communication skills, verbal and writing, are necessary for maintaining effective relationships with the Board of Directors, officers, employees and members of the business and civic community.
- Individual should be able to work under high pressure situations and a stressful atmosphere and should remain composed.
- Provides strong, compassionate and visible leadership, which fosters positive attitudes and trust among employees and customers.
- Possess a positive and professional attitude.
- Other duties as assigned.

### **Education and Experience**

- High School Diploma or GED is required. A minimum of two years administrative/support role experience is a must.
- Three years of banking experience as a lending assistant or administrative/support role.
- Needs strong Microsoft Excel/Word skills, effective organizational and follow-up skills.
- Must be able to use sound judgment when identifying and solving problems.
- Good organizational, interpersonal and communication skills are required for maintaining effective relationships with employees and customers.
- Attention to detail and a high degree of mental concentration are necessary for performing multiple tasks with numerous interruptions.
- Flexibility, professionalism, ability to work in a stressful environment and perform a variety of tasks with numerous interruptions is essential.

### **Physical Demands**

- The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee must occasionally lift and/or move up to 25 pounds.

### **Work Environment:**

- This is a full-time, entry-level position in a professional office setting.
- Training on loan administration processes, collateral management, and mail handling will be provided.
- Opportunities for professional development and advancement within the bank.
- A supportive and collaborative work environment focused on community banking and customer service.

### **TRAINING REQUIREMENTS**

All employees are required to attend scheduled mandatory trainings and complete online regulatory compliance training courses applicable to their specific job function. In all situations, employees must ensure that their actions fully comply with all federal banking laws and regulations, including internal bank policies and procedures. Failure to adhere to these requirements will be grounds for disciplinary action, including probation and possible termination.

### **COMMUNITY INVOLVEMENT**

Texas National Bank's Mission Statement includes a commitment to helping our communities grow by serving them with pride and integrity. All employees are encouraged to volunteer for bank

sponsored activities, civic, charitable and community events and to be active in the communities we serve.

***Management reserves the right to change this position description at any time according to business needs.***

**Our Hiring Philosophy:**

Texas National Bank recognizes that the quality of our people is the foundation for our success. Attracting individuals who value a challenging work environment that rewards the contributions of its people is the cornerstone of our hiring philosophy. It is the policy of Texas National Bank to provide equal employment opportunities (EEO) to all persons regardless of age, race, sex, religion, national origin, handicap, marital status, or other attributes not pertinent to the job requirements. This policy reflects our practice of making all employment decisions, from recruitment to promotions, based on an individual's qualifications without discrimination on any basis.