



JOB DESCRIPTION

JOB TITLE: Loan Operations Support Specialist (LOS Spec) FLSA STATUS: Non-Exempt

DEPARTMENT: Loan Operations

REPORTS TO: Director of Loan Operations

SUMMARY DESCRIPTION

This position supports the Loan Operations department through administration of lending systems, project coordination, process improvement initiatives, reporting, and cross-functional training and assistance. The role serves as a key resource across loan servicing, portfolio loan processing, and other lending functions to provide efficiency, coverage and continued improvement.

RESPONSIBILITIES INCLUDE

- Support and help optimize the bank's loan origination, servicing, document preparation, compliance, and ancillary lending systems to promote efficiency, data integrity, and a positive customer and employee experience. (Systems include but are not limited to ComplianceOne Lending, Commercial DocPack, Aurora, Kinective eSign, online applications, etc.)
 - Review system release notes, assist with testing enhancements, and support the implementation of system upgrades and new technology solutions.
 - May work alongside the Encompass Administrator on shared projects, system updates, troubleshooting, and process improvements.
 - Assist with maintaining system settings, users, roles, permissions, vendor interfaces, and security controls.
 - Serve as a resource for troubleshooting system issues, working with vendors, researching solutions, and assisting team members with system-related questions.
- Develop a working knowledge of key Loan Operations functions and provide backup support to Loan Servicing and Portfolio Loan Processing during staffing shortages, absences, high-volume periods, or special projects.
- Assist with lending technology initiatives, including software evaluations, vendor due diligence, workflow design, implementation activities, testing, training, and ongoing system improvements.
- Develop, maintain, and update lending-related procedures, job aids, forms, templates, rate sheets, fee schedules, etc.
- Assist with preparing and distributing operational reports and other information that supports lending and executive management.
- Work closely with lending, loan operations, compliance, information technology, vendors, and other business partners to support department goals, process improvements, and technology initiatives.

- Identify opportunities to improve workflows, streamline processes, increase automation, and expand digital capabilities to enhance both the employee and customer experience.
- Assist with training, audits, examinations, and compliance reviews as needed.
- Participate in special projects and perform other duties as assigned.

Overall:

- Responsible for adherence to bank's operational compliance and security policies and applicable state and federal laws.
- Is committed to on-going professional development and actively participates and advocates the bank's training and development programs and commitment to learning.
- Participates from time to time to with community organizations and in community projects.
- This position is expected to understand the significant control procedures and compliance policies related to day-to-day job duties. All control procedures that this position has responsibility for accomplishing, as well as those for which it has direct oversight, will be accomplished according to policies and procedures. This position is responsible for understanding and following all federal regulatory policies and is responsible for the compliance of any and all direct reports. This position is responsible for disclosing to the Asset-Liability Committee all commitments, contracts or other agreements that it enters into or changes, or that it may be aware of from other areas of the company.

REQUIREMENTS FOR POSITION (KNOWLEDGE, SKILLS AND ABILITIES)

- 3-5 Years of Lending related experience required.
- Experience in loan processing, loan servicing, loan operations, mortgage lending, or related areas preferred.
- Familiarity with loan systems preferred, specifically C1 and Encompass
- Must be willing to travel between branches as needed for training and assistance.
 - Note: "Home base" can be discussed based off availability at branches but preferred location would be Corydon.
- Strong conceptual and strategic thinking skills.
- Strong technological background. Excel experience required.
- Ability to communicate complex topics with precision both in written and verbal form.
- Ability to manage multiple priorities, projects, and deadlines simultaneously.
- Ability to work with limited direction.
- Presents a professional image in dealing with internal and external customers, vendors, and business contacts.
- Strong organizational and project management skills.
- Knowledge and understanding of, and adherence to, the Bank's Code of Conduct.

CRA REQUIREMENT:

Expected to understand the bank's obligations under the Community Reinvestment Act and how to fulfill them. Expected to cooperate with and support the bank's CRA program. Will be held

accountable for any lack of cooperation that weakens the bank's CRA performance, as reflected in internal audits, agency examinations and/or community projects.

HMDA REQUIREMENTS:

All lending personnel are expected to understand the bank's obligations under the Home Mortgage Disclosure Act and how to fulfill them. All applicable employees shall cooperate with and support the HMDA requirements. Staff will be held accountable for any lack of cooperation that weakens the bank's HMDA performance, as reflected in internal audits and agency examinations.

WORK ENVIRONMENT

- Ability to safely and successfully perform the essential job functions consistent with the ADA, FMLA and other federal, state and local standards, including meeting qualitative and/or quantitative productivity standards.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state and local standards.
- Regular office conditions.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties as necessary.