

JOB POSTING

Location: Cobleskill – Loan Originations Department

Job Title: Secretary / Receptionist

Salary Grade: 5

Hours: 8:00 a.m. to 4:30 p.m. daily with 30 minute unpaid lunch break (Monday – Friday)
8:00 a.m. to 6:00 p.m. on alternating Fridays

Loan Originations Department Secretary / Receptionist:

This position is primarily responsible for the administrative and secretarial responsibilities primarily associated with the Consumer, Commercial & Senior Loan Officer in the Cobleskill Office. Duties include and are not limited to the following: preparation and processing of Retail Loans, Commercial Loans and Commercial Lines of Credit, Cash Reserve Agreements and all other loan documents as required. This position is also responsible for obtaining credit reports, completing in-house deposit and loan relationships, the preparation of loan, Home Equity and Mortgage presentations as needed, greeting customers and visitors in a friendly, professional and receptive way, discussing loan products with customers, disbursement of loan applications to customers and receiving and reviewing loan applications from customers. The scheduling of appointments for the Consumer, Commercial and Senior Loan Officer and the maintaining of the customer reception area in the department.

PRINCIPAL RESPONSIBILITIES INCLUDE:

- Receiving, screening and directing telephone calls for the Loan Originations Department, the Consumer Loan Officer, Commercial Loan Officer and Senior Loan Officer
- Manning the Loan Originations Reception desk greeting and assisting customers and visitors
- Hand out and receive Retail Loan applications. Assist customers with questions when needed. Including but not limited to making copies of pay stubs, tax returns, W-2's, purchase agreements proposed collateral etc.
- Scheduling of appointments for the Consumer, Commercial and Senior Loan Officer in the Cobleskill Office
- Maintaining and scheduling appointments on the Company Calendar for the Training Room
- Responsible for the Visitors Log in the Loan Originations area
- Daily mailing of past due and billing notices
- Monthly mailing of Home Equity Line of Credit billing statements and Cash Reserve statement billings
- Preparation of various reports, loan file histories and correspondence for the Consumer, Commercial and Senior Loan Officer
- Monthly review of the UCC (Uniform Commercial Code) report for expiring and renewing of the UCC filings
- Responsible for the preparation, maintenance and updating of all Consumer and Commercial loan product procedure manuals as needed
- Completion and preparation of loan presentations, including obtaining credit reports and depository relationship information
- Prepare or assist with Retail Loans, Commercial Loans, Cash Reserve, Home Equity Loans, Home Equity Lines of Credit and Residential Mortgage requests including applications, presentations for review by the Consumer, Commercial and Senior Loan Officer's to include obtaining credit reports and completing "In-House" credit work-up
- Organization of necessary financial information on Commercial Loan requests for Commercial Loan Officer
- Preparation of Retail and Commercial closing documents and all supporting entries and attachments
- Verifies and/or edits loan contracts and/or notes within the department
- Close less complex loan transactions and processing all loan entries
- Processing Loan Purchases and Loan Participation payments on a monthly basis

- Assist the Commercial Loan Officer with the preparation of Commercial Loan notes and closing documents as needed
- Maintaining and preparing Commercial Line of Credit Reviews
- Maintenance Commercial Line of Credits to “Freeze/Unfreeze” lines as needed
- Mailing Line of Credit Financial request letters annually
- Calendar, bill and collect annual Letter of Credit fee’s
- Processing of all Commercial collateral filings and recordings
- Processing of advances/draws on Commercial Lines of Credit
- Daily filing of all history stickers and correspondence
- Maintain all Commercial Loan files and Cash Reserve Files
- Maintenance and filing of all paid and closed Commercial Loan and Commercial Line of Credit files
- Maintain paid and closed Commercial Loan and Commercial Line of Credit files stored outback for annual retention and destruction
- Preparation of Mortgage, Home Equity Loans, Home Equity Line of Credit, Cash Reserve and Commercial Loan application packets for all 3 offices
- Prepare Retail Loan applications for the Cobleskill Office
- Responsible for the neatness and organization of the Loan Originations area and the unlocking and locking of the outside entrance door daily

SECONDARY RESPONSIBILITIES INCLUDE:

- Preparation of the monthly Board of Directors Tentative and Final Loan Agenda
- Perform rate surveys as requested
- Notarize various loan documents within the department
- Assist with collection calls and collection letters for delinquent accounts as needed
- Responsible for the ordering and re-stocking of supplies for the department
- Providing Bank Check log to Bookkeeping on a daily basis
- Refilling copier with paper at night
- Locking of Loan Originations filing cabinets at night
- Assist Mortgage Department personnel when needed
- Other duties as assigned

APPLICANT’S REQUIREMENTS:

- High School Diploma
- Customer Service Experience in an office setting preferred
- Two years of secretarial experience or equivalent
- Excellent communication and listening skills
- Friendly and professional personality and appearance
- Ability to work independently with a minimal amount of instruction
- Strict adherence to detail
- Hands on experience using Outlook, Microsoft Word, Excel Spreadsheets and other Windows applications
- Ability to type approximately 55 wpm
- Ability to carry loan files and supplies
- Notary Public License required or to be obtained