

## PRESIDIO BANK JOB DESCRIPTION

<b>Department:</b> <i>Loan Operations</i>	<b>Position Title:</b> <i>Loan Operations Specialist</i>
<b>Reports to:</b> <i>SVP/Loan Operations Manager</i>	<b>Position Type:</b> <i>Non-exempt; 40 hours/week</i>
<b>Location:</b> <i>San Francisco</i>	<b>Prepared/revised by:</b> <i>C. Lee 2/28/19</i>

### Position Overview:

This position will perform a variety of centralized services and duties pertaining to the documentation, boarding, funding and servicing of commercial, commercial real estate, construction and consumer loans.

### Principal Duties and Responsibilities:

- Loan Documentation – On an as needed basis, accurately prepare loan documentation using LaserPro, or other software ensuring 100% accuracy in a timely and accurate manner. Ensure complete accuracy of all required elements including but not limited to: loan amount, interest rate, maturity date, payment schedule, borrower and guarantor names, loan fees, loan type, prepayment fees, and collateral type and description.
- Monthly certifications of GLs, flood, tax service, collateral holds – process file maintenance changes, ensuring they are properly documented and authorized
- Participation Loans – manage issues related to participated loans; process monetary transactions of participated loans to/from participating institution in a timely manner; ensure ongoing correspondence and communication with participant
- Prepare monthly FHLB/FRB/Safe Bidco reports
- Collateral Insurance – interface directly with insurance vendor, insurance companies and RM's to ensure all required insurance is properly tracked and current
- Customer Service – provide superior customer service both internally to staff supported by loan services and externally to all Presidio Bank clientele. Service is measured in timely and professional responses to customer inquiries and issues; follow-through with internal staff members and external vendors until the issue is resolved to the complete satisfaction of the client
- Other duties as assigned

### Supervision Received:

- Position reports to the Loan Operations Manager
- Works independently under general supervision

### Loan Operations Specialist Job Description (continued)

## Required Qualifications & Skills:

- Analytical and Technical
  - In-depth knowledge of general banking concepts and principals, preferably with a focus on commercial loan documentation and accounting/servicing
- Professional Skills
  - Requires minimal supervision
  - Problem resolution skills
  - Ability to handle confidential information using discretion and judgment.
  - Highly organized (Punctuality, ability to set priorities, efficiency, etc.)
  - Ability to multi-task and maintain accuracy
  - Stress management and composure
  - Welcome feedback and coaching
  - Attention to detail
  - Strong verbal and written communication skills; ability to communicate effectively with clients, peers, management and auditors
- Banking and Regulatory Compliance
  - Previous experience in a bank or financial institution
  - Knowledge of banking regulations including Regulations B (Equal Credit Opportunity), C (Home Mortgage Disclosure), F (Limitations on Interbank Liabilities), H (RE Lending & Appraisal Standards), O (Loans to Insiders), U (Credit for Margin Stock), V (Fair Credit Reporting Act), Z (Truth in Lending), BB (CRA), and HMDA's Reg X (RESPA)
- Advanced Computer and Technical Skills
  - Microsoft Office Suite Products
  - Hands-on experience with core processor systems, such as FIS/Horizon, FISERV, AFS, etc
- Experience
  - Minimum of five years of experience in a commercial bank or similar financial institution
  - Experience with banking operations and accounting (debits/credits)

## Training and Advancement:

- Exposure to Senior Management providing career enhancing advice
- Industry specific courses & webinars provided

## **Loan Operations Specialist Job Description (continued)**

### **Employer of Choice**

Presidio Bank provides extensive training, guidance, and the opportunity to gain valuable experience in financial services within the banking industry. We strive to be an extraordinary place to work, having the best talent and friendly corporate culture. Communications are respectful, positive and honest, encouraging employees to take be proactive and take initiative. A healthy work-life balance is encouraged. Employees are proud to be a vital part of our community and we are recognized as being on the SF Business Times list of Top Corporate Philanthropists. Ultimately, hard work balanced with fun and laughter, makes Presidio Bank a desirable place to work.

### **About Presidio Bank**

Presidio Bank provides business banking services to small and mid-size businesses, including professional service firms, real estate developers and investors, and not-for-profit organizations, and to their owners who desire personalized, responsive service with access to local decision makers. Presidio Bank offers clients the resources of a large bank combined with the personalized services of a neighborhood bank. Presidio Bank is headquartered in San Francisco, California and currently operates five banking offices in San Francisco, Walnut Creek, San Rafael, San Mateo and Palo Alto. More information is available at [www.presidiobank.com](http://www.presidiobank.com). Presidio Bank is a member of FDIC, Equal Housing Lender, and Equal Opportunity Employer.