



Title: Lending Assistant / Banking Officer

Department: Branch Locations and Specialized Lending

Reports to: Area/Office Presidents or Lending Officers

FLSA Classification: Exempt

Summary:

Primarily responsible for performing administrative support, record keeping, and general secretarial; provides general support and assistance to Lending Officers. Assigned tasks are generally complex in nature requiring broad experience, skill and general knowledge of the Bank's lending policies and practices. Operates with limited direction with regard to account support and record keeping and operates independently on administrative tasks, setting priorities, procedures and follows through for accomplishing work assignments. Supports others outside of the department when needed.

KNOWLEDGE, SKILLS and ABILITIES:	Minimum education, experience, technical and communication skill levels and licenses/certificates normally required to perform the duties of this position
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- Extensive PC application skills, includes word processing, spreadsheet, presentation and layout/design software packages
- Thorough working knowledge of: file maintenance, English grammar, appropriate standards regarding letters, memorandum, composition, and proper telephone etiquette
- Basic knowledge of accounting
- Working knowledge of bank operations and systems
- Strong interpersonal, verbal, and written communication skills
- Proactive and self-motivated
- Strong organizational skills or order to prioritize and complete various tasks within deadlines
- Advanced understanding of loan and account documentation

This level of knowledge is normally acquired through completion of an Associate's Degree and 1-2 years office experience in a lending or customer service environment **or** 4-5 years equivalent work related experience.

SPECIFIC JOB FUNCTION	Majority of duties performed, but not meant to be all-inclusive or prevent other duties from being assigned as necessary. Non-essential functions identified with an asterisk **
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1. Assists with the research of overdraft and outgoing wire transfers; involves interaction with Loan Officers, other departments as well as contact with customers.
2. Performs general administrative activities; maintains office supplies and provides equipment problem resolution; types routine correspondence, memoranda, letters, and forms; sorts and distributes mail, DDA and reports to staff; may organize mail based on priority and review with manager/officer; may review correspondence and initiates management's attention to urgent inquiries and concerns.
3. Schedules meetings, transportation and conferences. Makes necessary arrangements for



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meeting rooms, flights and hotel accommodations as needed.

4. Assists in research and development of special projects; performs support functions directly related to departmental functions; interact with Officers and other departments on a routine basis.
5. Provides the highest level of customer service to ensure customer satisfaction; resolves daily operational problems in a timely manner.
6. Works directly with Loan Operations to assure all needed documents are accurate and forwarded.
7. Answers calls from and contacts clients directly. Screens telephone calls and visitors, and resolves routine inquiries.
8. Maintains and monitors account files, correspondence, and records for all contributors in department as required; gathers information from client in order to facilitate the understanding of the client's overall financial status for subsequent use in overdraft and transfer approvals.
9. Facilitates resolution of operational problems for bankers and customer across divisional lines.
10. Researches overdrafts and outgoing wire transfers and determines appropriate action; implements approval of denial action.

WORKING CONDITIONS	Typical working conditions associated with this type of work and environmental hazards, if any, that may be encountered in performing the duties of this position.
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Work is normally performed in a climate-controlled environment, where exposure to conditions of extreme heat/cold, poor ventilation, fumes and gases is very limited. Noise level is moderate and includes sounds of a normal office environment. No environmental hazards are encountered in performance of normal job duties.

PHYSICAL DEMANDS	The physical effort generally associated with this position.
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Work normally requires finger dexterity and eye-hand coordination to operate computer keyboard at moderate skill level. Work may require occasional pushing, pulling, or carrying 20-pound objects such as files, documents, and computer printouts. Work involves sitting most of the time, but may involve standing and walking for brief periods of time.

WORKING RELATIONSHIPS/CONTACTS	Positions, other than supervisor and immediate co-workers, with which incumbent has frequent contact and the reason for contact.
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Internal – frequent contact with Officers, Bank employees, including Bank management regarding documentation; and operational issues;



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External – frequent contact with customers and prospective customers regarding loan documentation needs and loan payments. Overall communication involves exchange of information on non-routine matters requiring involvement in interpreting and advising managers, professionals, and customers.

Supervision of Others – None