



Job Title: Loan Assistant/Customer Service Representative

Location: 1901 Sahlstom Drive, PO Box 619, Crookston MN 56716

Reports to: Adam Maruska amaruska@uvbank.net, Branch President

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Job Summary

The primary responsibility of the Loan Assistant/Customer Service Representative is to deepen customer relationships and improve customer service. This position is responsible for greeting and directing walk-in customers in a friendly and professional manner as well as answering and directing incoming calls. In addition, the Loan Assistant/Customer Service Representative will assist with processing loans and perform a broad range of administrative and clerical duties as specified.

Essential Job Functions

- Greet walk-in customers in a friendly, professional manner and direct them to the proper department. Have a thorough understanding of bank products and services in order to proactively assist customers with their banking needs.
- Answer telephone and direct calls.
- Open, sort, and distribute incoming mail.
- Communicate with customers via face-to-face, phone, and email to answer questions as appropriate or direct to someone who can.
- Process consumer and commercial loans including: inputting loans into navigator, filing paper loan documents in file cabinet, and other related tasks as specified.
- Follow up with lender on open tickler items.
- Process paid off notes including: pulling the paid note, commenting the file, mailing the paid note to the customer, and running payments on specific notes.
- Process Checking, Savings, CD and Safe Deposit Box accounts including: inputting new accounts on navigator, adding holds on accounts and other related tasks as specified.
- Manage internet banking including: setting up new accounts, providing customer service, and doing general maintenance of internet banking as needed.
- Provide customer service for Bill Pay and Mobiliti Banking.
- File maintenance of the online and check-free banking system including: filing online banking forms, taking closed customers off of the check-free system, unlocking customer's from their accounts, and other relates tasks as specified.
- Perform address changes as needed.
- Perform File Maintenance Verification.
- Manage inactive and dormant accounts.
- Order checks as needed.
- Perform debit card maintenance including ordering, inputting, and deleting closed cards.

- Establish and maintain strong cooperative relationships with customers and co-workers and maintain them over time.
- Project a positive image of the bank to all internal and external customers.
- Operate office machines, such as photocopiers and scanners, voice mail systems, and personal computers.
- As part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.

Job Requirements and Qualifications

Education and Experience

- High School Diploma or equivalent required.
- 2-4 year business or administrative degree preferred.
- 1-2 years of administrative support and customer service experience preferred.

Knowledge

- Knowledge of principles and processes for providing excellent customer service. This includes understanding customer's needs as well as the bank products and services offered, and continuously evaluating customer satisfaction.
- General knowledge of administrative, clerical, and organizational procedures such as word processing and managing files and records.
- Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar.
- General knowledge of Microsoft word, excel, and outlook.

Skills

- **Active Listening-** Must be able to give full attention to what other people are saying, take time to understand the points being made, ask questions as appropriate, and not interrupt at inappropriate times.
- **Keyboard and calculator literacy-** Must be able to use a computer keyboard and calculator successfully to input data and create work related documents.
- **High Orientation for Detail and Accuracy-** Must be detail oriented and highly accurate to minimize errors.
- **Service Orientation-** Must be able to recognize and respond sensitively to the overall financial needs and priorities of the customer, recognize and take appropriate action to meet their needs, and establish an effective working relationship with customers to gain their respect and loyalty.

Abilities

- **Oral Comprehension-** Must have a strong ability to listen to and understand information and ideas presented through spoken words and sentences.
- **Oral Expression-** Must have a strong ability to communicate information and ideas in speaking in person and over the phone so others will understand.
- **Written Comprehension-** Must have the ability to read and understand information and ideas presented in writing.
- **Written Expression-** Must have the ability to communicate information and ideas in writing so others will understand.
- **Speech Clarity-** Must have the ability to speak clearly so others can understand you.
- **Speech Recognition-** Must have the ability to identify and understand the speech of another person.
- **Repetitive Motion-** Must have the ability to perform frequent and regular movements of the wrists, hands, and fingers.
- **Finger Dexterity -** Must have the ability to use primarily just the fingers to make small movements such as typing and pinching fingers together.
- **Near Vision-** Must have the ability to see details at close range (within a few feet of the observer) with or without the help of corrective vision tools.

Job requires:

- **Dependability-** Job requires being reliable, responsible, and dependable, and fulfilling obligations.
 - **Integrity-** Job requires being honest and ethical.
 - **Attention to Detail-** Job requires being careful about detail and thorough in completing work tasks.
 - **Punctuality-** Job requires consistently showing up to work on time.
 - **Cooperation-** Job requires being pleasant with others on the job and displaying a good-natured, cooperative attitude. Job requires treating all co-workers, supervisors and customers with fairness, dignity and respect.
 - **Self Control-** Job requires maintaining composure, keeping emotions in check, controlling responses to frustrated customers, and avoiding aggressive behavior in very difficult situations.
 - **Independence-** Job requires developing one's own ways of doing things, guiding oneself with little or no supervision, and depending on oneself to get things done.
 - **Concern for Others-** Job requires being sensitive to others' needs and feelings and being understanding and helpful on the job.
 - **Confidentiality-** Job requires a strong ability to manage information in a strictly confidential manner to ensure the confidentiality of customer information.
- Adaptability/Flexibility-** Job requires being open to change and willing to be flexible with customers, co-workers and job duties.
- Social Orientation-** Job requires preferring to work with others rather than alone, and being personally connected with others on the job. Job requires a team-focused attitude.

- **Excellence/Effort-** Job requires giving your best effort, interest, and enthusiasm towards the job on a daily basis and striving towards excellence in your work and work relationships.

This document describes the position currently available. It is not an employment contract. UVB reserves the right to modify job duties or job descriptions at any time.

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