

# OPPORTUNITY BANK OF MONTANA

## JOB DESCRIPTION

**Job Title:** Credit Administration Specialist

**Position Summary:** Work with Chief Credit Officer and Credit Administration Officer to assist in maintaining credit quality and the integrity of the loan portfolio.

### Core Competencies

Demonstrated ability:

- To maintain confidentiality
- To provide excellent customer service
- To handle stress and meet deadlines/goals
- To work independently and as a team member
- To perform basic math functions
- In attention to detail and accuracy
- In computer use including Microsoft Office Suite
- In analytical and problem-solving skills, especially concerning large data sets
- In oral communication and interpersonal skills
- In judgment and decision-making
- In time management
- To identify and present appropriate credit solutions

### Physical Requirements

Ability to:

- sit for extended periods of time
- use telephone frequently
- extensive use of computer screen
- normal or correctable to normal vision and hearing
- reach, stand and walk on frequent basis
- lift and carry up to 20 pounds on occasional basis
- kneel, crouch and climb on occasional basis

*(Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions)*

### Environmental Demands

Exposed to potential hazard of robbery – position receives detailed instructions to minimize risk

### Education and Experience Requirements

High school diploma or equivalent

### Education and Experience Preferences

4-year college degree (accounting, business, finance, management or related) and 2 years relevant experience - or equivalent combination of education & experience

General knowledge of lending principles

Knowledge of basic accounting functions and terminology

### Licensing/Certification Requirements

### Other Requirements

### FLSA Status

- ☒ Eligible for overtime pay  
☐ Exempt from overtime compensation

### Supervisory Responsibilities

### Classification Level

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### Work Hours

Typical schedule may be varied and flexible Monday-Friday between 7:30 a.m. – 6:30 p.m. with flexible hours as needed during peak times, vacations, and sick leave. Some job positions regularly work Saturday shifts and supervisor will advise if applicable to this job position.

Employee may also be required to work extended hours on an occasional basis in order to fulfill job duties and responsibilities as outlined in Essential Functions & Key Areas of Responsibility.

### **Essential Functions & Key Areas of Responsibility**

Under general supervision of Credit Administration Officer:

- Review consumer and commercial appraisals
- Prepare Lenders Evaluations and review of other branches lender evaluations
- Assist loss mitigation and loan servicing teams
- Assist with coordination of third party Loan Review, Audits, and Exams
- Prepare monthly and quarterly reports for the executive team and board meetings as assigned
- Assist in monitoring of Bank's Technical and Policy exceptions
- Assist in preparation for Internal Asset Review, Credit Risk Committee, and ALLL committees
- Review consumer and commercial loan files for completeness and accuracy
- Provide technical advice and assistance to loan officers as needed
- Participate in branch review of credits prior to submittal to Loan Committee
- Participate in Loan Committee
- Perform other related duties as assigned

**Disclaimer:** The information portrayed on this job description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of the employees assigned to this job.

**Employee Signature** \_\_\_\_\_ **Date** \_\_\_\_\_