

**AMERICAN NATIONAL CORPORATION  
JOB DESCRIPTION**

**JOB TITLE:** Business Banking Services Specialist (218)

**DEPARTMENT:** Lending

**GRADE LEVEL:** G

**EEO TITLE:** 5 Administrative Support Workers

**CLASS:** Non-Exempt

**JOB GROUP:** Adm Clk

**DOO:** 1/94 **DOR:** 02/05

**JOB SUMMARY:**

Maintains a high level of expertise in the products and services designed for business & non-profit clients. Sells multiple financial services, including cash management, to new and existing customers in a manner consistent with the sales, service and operational goals of the bank. Works with commercial customers to provide superior customer service. Works closely with Senior Loan Officers by preparing commercial loan documents and closing loans. Responsible for timely completion of required training applicable to the position and regular and effective application of such training in the performance of the position.

**ESSENTIAL JOB FUNCTIONS:**

1. Prepares and processes commercial loan documents for Senior Lending Officers in preparation for loan closing and forwards file to the Loan Operations Department, and cross-trains Client Services Banker to ensure back-up support. Performs special projects as assigned such as business development reports, loan status reports, loan quality control reports/monitoring, and/or risk base capital reports. Preparation of various documents including subordination agreements, modification agreements, extension agreements and deeds of reconveyance. Could include cross-training a Client Services Banker as a back-up to ensure continuation of service during times of absence. (35%)
2. Answers customer inquiries regarding balances, payoffs, collateral, etc. Maintains thorough working knowledge of the products and services, including cash management designed for business & non-profit clients, bank/branch goals, policies, and operating procedures, as well as all current promotions. (30%)
3. Originates consumer and small business loans for business clients. Processes advances on loans and manages loan activity. (15%)
4. Interviews clients and sets up products and services specifically designed to meet the needs of the business and non-profit customers. Calls on existing customers to develop new and/or additional business and to protect and strengthen existing profitable customer relationships. Opens commercial, non-profit and personal deposit accounts, to include preparing signature cards, corporate resolutions and account documentation. (5%)
5. Review daily overdraft report and decide whether to pay or decline check. (5%)
6. Achieve compliance certification and use knowledge of compliance/CRA regulations in day-to-day activities. (5%)

**MARGINAL JOB FUNCTIONS:**

1. Performs other related duties as assigned by management. (5%)

**PERSONAL FINANCES:** Must have the ability to manage personal finances.

**NECESSARY KNOWLEDGE, SKILLS & ABILITIES:**

1. Knowledge of lending and bank operations essential.
2. Knowledge of word processing software.
3. Knowledge of compliance regulations.
4. Skill in operating various office equipment such as: CRT, personal computer, adding machine, telephone system, facsimile machine and copy machine.
5. Ability to communicate both oral and written in a courteous and professional manner.
6. Ability to accurately compare data from two sources and locate discrepancies.
7. Ability to work with minimal supervision.

**EDUCATION & EXPERIENCE:**

1. High School graduate or equivalent.
2. Two to three years in lending, lending administration, or as a Client Services Banker.

**PHYSICAL REQUIREMENTS:**

0-24%      25-49%      50-74%      75-100%

Seeing: Must be able to read documents, print-outs, computer screens and other communication.				X
Hearing: Must be able to hear to communicate with customers and co-workers.				X
Standing/Walking:	X			
Climbing/Stooping/Kneeling etc.:	X			
Fingering/Grasping/Feeling: Must be able to write and use keyboard.				X

**PHYSICAL DIMENSIONS:**

**Light Work:** Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Job involves sitting most of the time and if walking and standing are required, only occasionally.

**NOTE:** The statements herein are intended to describe the general nature and level of work being performed by employees assigned to this classification. They are not intended to be constructed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified.