

Heritage Bank and Trust is seeking a qualified candidate to fill the role of full-time **Loan Operations Specialist** at our **Main office in Columbia, TN.**

Summary:

The Loan Operations Specialist supports the goals, values, and philosophy of Heritage Bank & Trust by exhibiting the following behaviors: excellence, quality service, commitment and accountability. As a member of the Heritage Bank & Trust team, performance includes demonstration of the following accountabilities: communication, teamwork, and job knowledge.

Essential Duties & Responsibilities

- Produce weekly loan suspense report
- Monitor loan general ledger accounts daily
- Review loan documents after closing
- Upload loans into bank system
- Add necessary loan ticklers
- Balance credit life insurance monthly
- Correct loan issues as directed by loan officers
- Track insurance coverage on loan collateral
- Scan, upload, and audit loan documents to bank system
- Process transactions in a transaction block
- Track new notes
- Monitor Director and ViewPoint reports to identify and correct loan maintenance needs
- Maintain participation loans with incoming and outgoing wires
- Process VSI insurance monthly
- Process loan escrow reviews
- Maintain loan documentation files in the records vault
- Maintain record of loans checked out
- Process FAS91 deferred fees/costs on loans
- Set up auto drafts on loans
- General maintenance of loan accounts
- Correct loan non-post
- Review file maintenance report
- Use of e-OSCAR for credit card disputes
- Receive and answer telephone inquiries regarding customer accounts, assisting customer and bank personnel with questions.
- Responsible for submitting monthly Disability and Term Life applications on booked loans
- Initiate and/or verify wire transfers
- Actively involved in training of new employees to the department
- Process credit card payments
- Perform PIM's
- Maintain scanning system (loan files, documentation, misc.)
- Assist supervisor with other projects as necessary

Minimum Qualifications:

- High school graduate plus minimum of one to three years of banking or financial services industry experience required

We offer competitive compensation and benefits. Qualified candidates should email their resume to hr@heritagebankandtrust.com. Heritage Bank and Trust is an Equal Employment Opportunity Employer.