

Service Excellence & QC Specialist



*Salary Grade: 7
Non-Exempt*

JOB TITLE: Service Excellence & QC Specialist (CRA)

REPORT TO: Loan Operations Manager

DEPARTMENT: Loan Servicing/Loan Processing

Position Summary: Audit, review and process all loan documents to ensure compliance with federal and state regulations, bank policies and procedures. Verify that documents are complete, accurate and in place and that the interests of the bank are secured. Provide follow up with appropriate lending personnel to ensure that documents are in compliance.

Responsibilities:

Commercial Loan Service Excellence & QC Specialist:

- Review all adversed files including residential, consumer & commercial.
- Review closed loan files and identify missing documents in the document tracking system. Ensure regulatory requirements are met (CRA, HMDA, etc.).

Annual & Quarterly CRA LAR Submission & Reporting:

- Confirm that government monitoring information is collected when applicable;
- Confirm LAR data accuracy;
- Confirm CRA data accuracy for Commercial loans that are not HMDA reportable;
- Assist with the CRA annual submission and quarterly reporting;
- Be primarily responsible for ensuring the Bank's compliance to for CRA data collection & reporting.
- Assist and provide back-up for HMDA data collection and reporting.

Various Other Duties

- Review commercial loan & consumer loan files scanning for accuracy & consistency as necessary
- Provide assistance and information to staff, Lending Officers and customers regarding compliance of files.
- Strict adherence to all bank policies as stated in the loan policy manual and regarding security, confidentiality and compliance.
- Additional responsibilities as required or requested by management.
- Project Management to get Service Excellence metrics tracking up and running and maintained.

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Knowledge, Skills, Requirements:

- Knowledge of CRA and general regulatory lending requirements.
- Commercial loan servicing experience.
- High school diploma or equivalent.
- Proficiency with Microsoft Office applications and bank data processing systems.
- Prior experience working in an office environment.
- Excellent customer service skills.
- Strong written and verbal skills.
- Ability to work independently in a busy environment.
- Adherence to accuracy and detail.
- Strict adherence to all bank policies.

Physical Demands and Condition Requirements:

- General office environment.

Equipment Used:

- General office equipment, i.e., calculator, photocopier, etc.
- Computer

ADA: The employer will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.