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Washington State Bank

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Loan Officer

Overview

Washington State Bank is seeking a full-time Loan Officer to originate consumer, commercial, agricultural, and real estate mortgage loans in our Fairfield, Iowa location.

A successful lender must be a self-starter, meet deadlines in a fast-paced work environment, develop relationships through networking and community involvement, be able to efficiently multi-task, and have a strong desire to provide outstanding service to our customers.

Responsibilities

Performs essential duties and responsibilities in the following areas which may include but are not limited to those listed and are subject to change.

- Demonstrates teamwork in all interactions with coworkers and in the completion of all duties and responsibilities.
- Ensures confidentiality of customer information.
- Plays a vital role in enriching the community by participating in community service organizations and/or bank sponsored events on an annual basis.
- Be knowledgeable of loan products, compliance, processing, underwriting, and closing requirements.
- Adhere to procedural guidelines for submitting complete, accurate, and timely loan applications which are compliant with all rules and internal operational policies and procedures.
- Gathers all required applicant information, including collecting, analyzing and advising customers on best options to assure proper processing.
- Maintain clear and open communication with the customer, external entities, and loan processing staff to assure a smooth transaction.
- Responsible for maintaining you loan portfolio within the guidelines set by bank policy and adhere state and federal banking regulations.
- Attend regular bank meetings and may, be asked to support other areas and functions within the bank.
- Plays a vital role in enriching the community by participating in community service organizations and/or bank sponsored events on a regular basis.

Education and Special Requirements

- Four-year degree in business administration or equivalent work experience is preferred.
- A successful candidate will have experience in customer service and sales.
- Must be a self-starter, accept responsibility, and can work independently.
- Must be able to work in a fast paced, high stress environment and respond appropriately to difficult situations.
- Must be outgoing and friendly.

- Knowledge of the community they will be lending in (Jefferson County) would be beneficial.
- Must be willing to participate in community events and activities, which will often include evening and weekend hours.
- This job requires skills needed in a typical office environment. This includes computer skills, communications skills, as well as utilization of office equipment.
- Must meet criminal background standards and demonstrate financial responsibility, character, and general fitness to obtain registration with the Nationwide Mortgage Licensing System and Registry (NMLS).