

## LOAN OPERATIONS SPECIALIST

**Department:** Central Services

**FLSA Classification:** Non-Exempt

**Revision Date:** November 2025

The Loan Operations Specialist position is responsible for a variety of loan-related administrative duties involving loan documentation and supporting documents, while compliance with all bank policies, procedures, and practices and all applicable laws and regulations.

### Essential Functions

- General loan questions/research
- Performs loan tasks, including but not limited to: loan boarding, loan payoffs, loan modifications, tickler updates, and collateral maintenance
- Maintain knowledge of bank policies, procedures, and applicable laws
- Track/maintain hazard, flood, and force placed insurance
  - Contact insurance companies for updated insurance policies
  - Review insurance policies for accurate coverage
  - Initiate force placed insurance for loans with no coverage or if the customer does not have sufficient coverage
- Clear insurance exception reports
- Verify and audit escrow disbursements
- Verify amounts, payees, and disbursement dates
- Backup escrow disbursements and escrow analysis in the supervisor's absence
- File maintenance review
- Review daily reports regarding new loan setup, renewals, and loan maintenance
- Research payment issues and discrepancies
- Research and process un-posted items
- Other duties as needed

### Competencies

- Strong knowledge of bank policies, procedures and practices and applicable laws and regulations, including escrow compliance requirements
- Exceptional attention to detail, with a proven track record of accuracy and efficiency in handling multiple assigned duties
- Excellent communication skills verbal and written
- Ability to maintain strict confidentiality and handle sensitive financial information
- Proven time management and organizational skills; able to effectively handle multiple priorities and adapt effectively as pace and business needs fluctuate
- Ability to effectively and efficiently learn Bank software
- Strong working knowledge of Microsoft Word and Excel

**LOAN OPERATIONS SPECIALIST***(page 2)***Physical Demands**

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to stand or sit; kneel, stoop, or squat; use hands or fingers to handle or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to walk. The employee must occasionally lift and /or move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

**Work Environment**

The Bank's professional working environment requires employees to communicate effectively, both verbally and in writing. Employees must demonstrate strong interpersonal skills when working closely with internal business partners and external clients. Employees may be exposed to confidential and propriety information within the working environment, therefore, must always uphold confidentiality. Due to the possibility of being exposed to high-risk situations (i.e. robbery), detailed instructions and procedures are required to be followed at all times to safeguard the Bank's employees, customers, and assets.

**Travel**

Occasional travel to other BankTennessee facilities is possible, as well as occasional travel possible to non-Bank facilities for professional development opportunities, community engagement activities and other events.

**Required Education and Experience**

- High school diploma or equivalent required; college education preferred
- Minimum of 3 years' experience in banking or related field; 5 years preferred

This job description is a general description of the types of responsibilities that are required of an individual in this job. It is not intended to cover or contain a comprehensive listing of all duties, responsibilities or activities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

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