Commercial Loan Operations Specialist - Senior

Position: Commercial Loan Operations Specialist - Senior

Location: 912 Northwest Boulevard, Coeur d'Alene, ID 83814

Job Type: Full-Time

About the Role

We are looking for an experienced Senior Commercial Loan Operations Specialist to join our dynamic team. This is a unique opportunity for professionals with a strong background in loan documentation, support, and servicing—ideally with at least five years of experience—to make a meaningful impact. At bankcda, you will be valued for your expertise and play a pivotal role in the efficient processing and management of our commercial loan portfolios, all while upholding the highest standards of accuracy and compliance.

Working at bankcda means being part of a supportive, innovative team that truly cares about the community. We are dedicated to helping local businesses grow and enhancing the lives of our neighbors. Our employees enjoy a collaborative environment where their contributions are recognized, and their professional development is a priority. We foster a culture that blends the strengths of large-scale banking with a personalized and approachable atmosphere, offering team members at bankcda opportunities for both personal and professional growth.

At bankcda, we pride ourselves on knowing our customers well and addressing their unique needs and challenges. Our commitment to excellence, community, and innovation sets us apart, making bankcda an exceptional place to build your career and make a difference.

Duties and Responsibilities

- Prepare, review, and process commercial loan documentation in accordance with bank policies and regulatory requirements.
- Ensure compliance with all applicable banking regulations and company policies.
- Provide loan support services, including funding, disbursement, and payment processing.
- Release titles and insurance interest, term fees, and residuals, to calculate and process payoffs.
- Perform moderately complex clerical duties related to commercial loans.
- Serve as a customer service representative answering all telephone and written requests for net payoff quotes, credit ratings, and problem resolution.
- Complete research as needed, following each issue through to timely resolution.
- Maintain and update loan records, ensuring all files are accurate and complete.
- Collaborate with relationship managers, underwriters, and other departments to ensure timely and accurate loan servicing.
- Respond to internal and external inquiries regarding loan status, documentation, and servicing matters.

- Provide support during audits, examinations, and board of director meetings by preparing required documentation and reports.
- Monitor and update required insurance for loan customers, making sure to collect new insurance documents when policies expire.
- Perform other duties as assigned.

Requirements and Qualifications

- Preferred five years of experience working within a commercial loan servicing department. This background ensures familiarity with industry standards and complex loan processes.
- A bachelor's degree in finance, economics, or a closely related field is preferred.
- Expert knowledge of lending processes, loan principles, and loan systems is required. Candidates must be adept at navigating and applying industry practices to ensure effective loan servicing.
- Exceptional proficiency in delivering customer service is necessary, with the ability to address client needs and resolve issues efficiently and professionally.
- Excellent attention to detail, thoroughness, and strong organizational skills are crucial for managing complex loan records and documentation accurately.
- Strong written and verbal communication abilities are required.
- Ability to frequently re-prioritize tasks to meet changing deadlines is essential, demonstrating flexibility and responsiveness in a dynamic work environment.
- Ability to work independently as well as collaboratively within a team.
- A high degree of professionalism and integrity is expected, maintaining confidentiality and ethical standards in all transactions and interactions.
- Experience with loan processing platforms such as Alogent/LaserPro, Abrigo, Sageworks, CSI NuPoint, and AccuSystems. Additionally, candidates should possess advanced proficiency in the Microsoft Office Suite to support daily responsibilities.

Benefits

- 401(k)
- 401(k) matching
- Health/Dental/Vision insurance
- Employee assistance program
- Disability insurance
- Life insurance
- Paid time off including Vacation/Holiday/Sick

Schedule

- Monday to Friday

Work Location: In person

How to Apply

Interested candidates should submit a resume and cover letter to bradr@bankcda.bank.