

NEW FRONTIER BANK

Job Description

JOB TITLE: Loan Administrator (I or II)

Reports To: Manager of Credit Administration

Prepared: June 2026

SUMMARY:

New Frontier Bank is seeking a Loan Administrator to join our growing team. This position provides broad administrative and operational support for the bank's credit and loan functions, helping ensure an efficient, accurate, and compliant lending process. The role supports loan servicing, documentation, system administration, customer communication, file and collateral maintenance, and other key activities that contribute to the successful management of consumer and commercial loan operations.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Review daily transaction, transfer, notice, and unposted item reports; reconcile and balance the loan control general ledger daily.
- Prepare and record collateral releases, and send the appropriate documents to the title company, recorder, and borrower.
- Process incoming draw requests, customer payments, participation loan payments, and wire requests.
- Accurately prepare payoff quotes.
- Monitor, update, and image recorded deeds, final title policies, UCC filings, and insurance documents.
- Respond to incoming calls and emails related to loan operations.
- Review loan applications for completeness and accuracy.
- Send appropriate early disclosures when applicable.
- Request and follow up on title work, insurance, and appraisal orders.
- Prepare and process commercial and consumer loan documentation accurately and in compliance with applicable guidelines.
- Book and disburse funds for commercial and consumer loans.
- Scan and index new loan documentation and correspondence.
- Perform other duties as assigned.

SKILLS:

- Proficient in Microsoft Office applications and general computer use.
- Basic knowledge of loan processes and terminology, including titles, appraisals, insurance, and closings, required.
- Working knowledge of loan documentation, operating agreements, lending regulations, and compliance requirements preferred.
- Familiarity with core banking systems and loan processing or documentation platforms preferred (such as Jack Henry, CSI, Hawthorn River, Wolters Kluwer, or LaserPro).
- Strong customer service, written communication, and verbal communication skills required.
- Ability to perform basic mathematical calculations related to loan terms, balances, and payments.
- Highly detail-oriented with the ability to manage multiple tasks and deadlines effectively.
- Ability to maintain accuracy and confidentiality when handling sensitive customer and loan information.

EDUCATION AND/OR RELATED EXPERIENCE:

- Minimum Required: Associate degree (AA) from a 2-year College/Tech School, or 1-2 years related experience.
- Preferred: Bachelor's Degree (BA) from a 4-year College or University, or 3-4-years related experience
- A combination of education and experience will be accepted.

LANGUAGE SKILLS:

- Ability to read and comprehend basic instructions, short correspondence, and memos. Ability to write simple correspondence; ability to effectively present information in one-on-one and small group situations to customers, clients, and other employees of the organization.

REASONING ABILITY:

- Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

CERTIFICATES, LICENSES, REGISTRATIONS:

- Notary public is preferred.

PHYSICAL DEMANDS:

- These physical demands represent the requirements an employee must meet to perform the essential functions of this job successfully. Reasonable accommodations may be made to enable individuals with disabilities to perform these essential functions.
- While performing the duties of this job, the employee must regularly be able to sit, use hands, arms, talk and hear. The employee will occasionally be required to stand, walk, stoop, kneel, crouch, or crawl.
- The employee must occasionally lift and/or move up to 20 pounds.
- Specific vision abilities required by this job include close vision, color vision, depth perception, and ability to adjust focus.
- The noise level in the work environment is usually moderate.

CORE COMPETENCIES:

To perform the job successfully, an individual should demonstrate the following competencies:

Intellectual

- Analytical: Synthesizes complex or diverse information; collects and researches data; uses intuition and experience to complement data; designs work flows and procedures.
- Problem Solving: Identifies and resolves problems in a timely manner; gathers and analyzes information skillfully; develops alternative solutions; works well in group problem solving situations; uses reason even when dealing with emotional topics.
- Technical Skills: Assesses own strengths and weaknesses; pursues training and development opportunities; strives to continuously build knowledge and skills; shares expertise with others.

Interpersonal

- Customer Service: Manages difficult or emotional customer situations; responds promptly to customer needs; solicits customer feedback to improve service; responds to requests for service assistance; meets commitments.
- Interpersonal Skills: Focuses on solving conflict, not blaming; maintains confidentiality; listens to others without interrupting; keeps emotions under control; remains open to others' ideas and tries new things.
- Oral Communication: Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions; demonstrates group presentation skills; participates in meetings.
- Written Communication: Writes clearly and informatively; edits work for spelling and grammar; varies writing style to meet needs; presents numerical data effectively; able to read and interpret written information.
- Teamwork: Balances team and individual responsibilities; exhibits objectivity and openness to others' views; gives and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests; able to build morale and group commitments to goals and objectives; supports everyone's efforts to succeed.

Organization

- Business Acumen: Understands business implications of decisions; displays orientation to profitability; demonstrates knowledge of market and competition; aligns work with strategic goals.
- Cost Consciousness: Works within approved budget; develops and implements cost saving measures; contributes to profits and revenue; conserves organizational resources.

- Diversity: Demonstrates knowledge of EEO policy; shows respect and sensitivity for cultural differences; educates others on the value of diversity; promotes a harassment-free environment; builds a diverse workforce.
- Ethics: Treats people with respect; keeps commitments; inspires the trust of others; works with integrity and ethically; upholds organizational values.
- Organizational Support - Completes administrative tasks correctly and on time; supports organization's goals and values; benefits organization through outside activities; supports affirmative action and respects diversity.

Self-Management

- Judgment: Displays willingness to make decisions; exhibits sound and accurate judgment; supports and explains reasoning for decisions; includes appropriate people in decision-making process; makes timely decisions.
- Motivation: Sets and achieves challenging goals; demonstrates persistence and overcomes obstacles; measures self against standard of excellence; takes calculated risks to accomplish goals.
- Planning and Organizing: Prioritizes and plans work activities; uses time efficiently; plans for additional resources; sets goals and objectives; organizes or schedules other people and their tasks; develops realistic action plans.
- Professionalism: Approaches others in a tactful manner; reacts well under pressure; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions; follows through on commitments.
- Quality: Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; applies feedback to improve performance; monitors own work to ensure quality.
- Quantity: Meets productivity standards; completes work in a timely manner; strives to increase productivity; works quickly.
- Safety and Security: Observes safety and security procedures; determines appropriate action beyond guidelines; reports on potentially unsafe conditions; uses equipment and materials properly.
- Adaptability: Adapts to changes in the work environment; manages competing demands; changes approach or method to best fit the situation; able to deal with frequent change, delays, or unexpected events.
- Attendance and Punctuality: Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time.
- Dependability: Follows instructions, responds to management direction; takes responsibility for own actions; keeps commitments; commits to long hours of work when necessary to reach goals; completes tasks on time or notifies appropriate person with an alternate plan.
- Initiative: Volunteers readily; undertake self-development activities; seeks increased responsibilities; takes independent actions and calculated risks; looks for and takes advantage of opportunities; asks for and offers help when needed.
- Innovation: Displays original thinking and creativity; meets challenges with resourcefulness; generates suggestions for improving work; develops innovative approaches and ideas; presents ideas and information in a manner that gets others' attention.