

**COBIZ BANK
JOB DESCRIPTION**

Position Title: Senior Banking Assistant	Reports To: Commercial Banking Manager/Bank President
Effective Date: May 1, 2001 Revised: October 2009	Department: Commercial Banking/ Bank Location Pay Grade: 7N

General Purpose:

To assist in the efficient operation of the respective lending division/department by providing high quality customer service to lending and depository customers. Responsible for a variety of more complex loan customer relationships.

Essential Functions:

- ◆ Provides appropriate assistance to loan customers, in person and over the telephone.
- ◆ Responsible for processing customer transfers, as well as deposit account and loan transactions.
- ◆ Responsible for setting up and updating loan files to ensure the Bank has timely and accurate financial information.
- ◆ Monitors customer business and personal financial statements to maintain compliance with borrower loan/letter agreements. Monitoring may be done on a monthly, quarterly or annual basis.
- ◆ Reviews collateral exception reports; works to clear exceptions to ensure the Bank has a properly perfected lien position.
- ◆ Assists in resolving daily customer overdraft issues.
- ◆ Prepares loan approval sheets and presentations/proposals for Loan Officer presentation.
- ◆ Generates and reviews loan documents and obtains borrower's signatures for loan closing.
- ◆ Exercises awareness in regard to suspicious activity, money laundering or fraudulent behavior as it relates to cash transactions, new account relationships, international wires and overall transaction activity and documents any such behavior so SAR filings can be considered.
- ◆ Ensures compliance with all regulations including but not limited to BSA, Reg D, Reg E, Reg P, Reg CC, Reg DD and unclaimed Properties.

Other Functions:

- ◆ May direct and coordinate workflow of, as well as provide functional guidance to other Banking Assistants.

--Employees are held accountable for all duties of this job--

- ◆ Assists with the training of other Loan Administrators as needed.
- ◆ Assists in the completion of special projects as needed.
- ◆ May accompany Loan/Banking Officer on customer calls.
- ◆ Provides report generation as needed.
- ◆ Responsible for providing adequate phone coverage to division/department.
- ◆ Prepares charge-offs as requested.
- ◆ Provides administrative support to Loan Officers as needed, including the scheduling and coordinating of meetings.
- ◆ Other duties as assigned.

Supervisory Duties:

Direct Reports: 0

Indirect Reports: 0

Job Qualifications:

Knowledge, Skill and Ability:

- ◆ Working knowledge of Windows, Word and Excel.
- ◆ Effective written and oral communication skills.
- ◆ Basic knowledge of banking and accounting principles.
- ◆ Strong customer service skills.
- ◆ Ability to work with limited supervision.
- ◆ Ability to maintain a high level of confidentiality.
- ◆ Ability to be flexible and prioritize work in a fast paced environment.
- ◆ Ability to work under tight deadlines.

Education or Formal Training:

- ◆ High School diploma or equivalent.

Experience:

- ◆ Minimum five years previous experience administering complex loan customer relationships and projects.

Working Environment / Physical Requirements/Activities:

General office environment; therefore, must have the ability to operate Company office machines/equipment with hands and the ability to use and type on computer keyboard. Must also have the physical ability to use the telephone. Must understand questions/concerns raised by parties involved, in person and over the telephone. Must be able to read job-related documents. Must have the physical ability to stoop, bend and lift up to a maximum of ten pounds.

NOTE: This job description is not intended to be an exhaustive list of all duties, responsibilities or qualifications associated with the job.