



Position Description: Loan Administrator

ORGANIZATION BACKGROUND

Four Bands Community Fund (Four Bands) is a nonprofit Native community development financial institution providing affordable capital, fostering financial stability, and encouraging economic opportunity among native, low income and under resourced communities in South Dakota.

POSITION SUMMARY

Position Title:	Loan Administrator
Job Level:	Non-Exempt
Hours:	Full time
Salary Range:	\$18-\$25 per hour
Location:	Eagle Butte, SD

DUTIES AND RESPONSIBILITIES:

1. Provide loan program information to potential loan clients who call, email or visit the FBCF offices.
2. Assist in pulling credit reports and UCC search for all new loans
3. Maintain loan files including; preparing loan files, filing monthly loan client information, prepare loan reviews per schedule, track insurance, perfecting liens
4. Prepare delinquency letters monthly. Client correspondence as needed.
5. Informs the Director of Lending of significant changes in the account status in a timely and professional manner through a collection pipeline report.
6. Initiate court proceedings with the Cheyenne River Sioux Tribal Court or the court of competent jurisdiction for off reservation clients and represents Four Bands in court cases.
7. Follow federal, state and tribal laws dealing with debt collection, including drafting and filing legal documents.
8. Assist loan officers and Director of Lending with loan processing, collateralizing, and funding needs.
9. Making sure all loan terms are correct and all tabs are complete in TEA (loan software)
10. Input and maintenance of Outcome Module in TEA (impact tracking).
11. Assist with "Paid in Full" loans (i.e., prepare check request for loan officer, release collateral, and mail out paid promissory notes).
12. Prepare construction loan draws and maintain the draw schedule and inspection process for mortgage loans.
13. Represent Four Bands at events, assist clients/potential clients, and assist with site visits.
14. Perform other duties as assigned by the Executive Director.

MINIMUM QUALIFICATIONS AND REQUIREMENTS

We are looking for someone with a shared commitment to our mission and will to embody the organizations' core values bringing a broad range of skills and experience including, but not limited to:

- Bachelors degree in business management or related field (such as accounting, finance, or economics); equivalent experience will be considered.
- Strong administrative and analytical skills.
- Experience in providing customer service; and
- Ability to effectively collaborate with diverse constituent populations;
- Acute attention to detail and accuracy.
- Ability to learn quickly, work independently, and handle multiple tasks efficiently with high attention to detail;
- Must have keen attention to detail and able to juggle numerous priorities on deadline.
- Ability to learn new data systems.

PREFERRED QUALIFICATIONS

- Knowledge and experience with working with Native communities
- Banking experience
- Knowledge and experience of micro-enterprise development, financial education, or low income economic issues

Benefits include medical, dental and vision as well as a retirement plan, sick leave, personal leave, and professional development.

HOW TO APPLY

Send an email to info@fourbands.org with the subject line “Loan Administrator – [YOUR NAME].” In the email, please include as a single PDF attachment:

- Your resume and three professional references
- 1 page cover letter explaining your interest in Four Bands and the position
- Short answer to the following question:
 - What does access to affordable capital mean to you?
- In the body of the email, please copy and paste the content of your short answer and include your name, phone number, and email address.

As attention to detail is critical for success in this role, only applicants who follow these specific application guidelines will be considered.

Four Bands is an equal opportunity employer. Employment at Four Bands is based solely on a person's merit and qualifications directly related to professional competence. Four Bands does not discriminate against any employee or applicant because of race, creed, color, religion, gender, sexual orientation, gender identity/expression, national origin, disability, age, genetic information, veteran status, marital status, pregnancy or related condition (including breastfeeding), or any other basis protected by law. In keeping with that policy, Four Bands is committed to maintaining a work environment that is free of unlawful discrimination and harassment and will not tolerate unlawful discrimination against or harassment of any of our employees or others present at our facilities by anyone, including any Four Bands supervisor, co-worker, partner, or client.