

Commercial Loan Servicing Representative II

ESSA Bank & Trust has an immediate opening for an experienced Commercial Loan Servicing Representative II to join our Lending team in our Stroudsburg, PA corporate center location. We are searching for a candidate who has a minimum of two years in a Commercial Lending support role.

Basic Qualifications

Education/Training: A high school diploma or equivalent with an emphasis in business curriculum.

Skill(s): Proficient reading, writing, grammar, and mathematics skills; proficient interpersonal relations and communicative skills; proficient PC skills; proficient typing and word processing skills; visual and auditory skills.

Experience: A minimum of two (2) years related experience normally required.

General Responsibilities of the Commercial Loan Servicing Rep

Responsible for performing a variety of duties to support the commercial lending function; achieving goals as established in the Bank's business objectives; coordinating work within the unit or department, as well as with other divisions, units, or departments; complying with operating policies and procedures established for the commercial lending function; communicating with appropriate personnel; responding to inquiries or requests for information; maintaining appropriate records and providing assigned reports.

Essential Duties

1. Performs a variety of duties to support the commercial lending function of which the following are illustrative:
 - Facilitates the work of the department manager by establishing, organizing, maintaining files, records; assists in the ordering of appraisals, title, lien, UCC, flood, entity, OFAC and environmental searches, as it relates to workout loans.
 - Creates and maintains tracking systems for annual financial statements, quarterly reports, aging reports, loan fees, and compensating balance requirements; follows through to receipt via telephone, letters, or visits required.
 - Maintains the documentation exception reports for review by management and the Board of Directors.
 - Inputs data necessary into the Credit Quest database system.
 - Inputs the necessary commercial loan data onto the computer system to ensure the commercial loan is serviced correctly.
 - Posts advances and applies payments to accounts.
 - Investigates issues regarding the processing of loan payments; makes reversals and performs maintenance as needed.
 - Maintains tax records and makes payments from escrow.
 - Prepares payoff quotes for review by loan officer or manager and investigates billing questions.
 - Performs other miscellaneous duties for the commercial lending area as required.
2. Achieves goals assigned to the Commercial Loan Servicing Manager as part of the Bank's business objectives.
3. Abides by the current laws and organizational policies and procedures designed and implemented to

promote an environment which is free of sexual harassment and other forms of illegal discriminatory behavior in the workplace.

4. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g., Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), Equal Credit Opportunity Act (ECOA), etc.
5. Coordinates specific work tasks with other personnel within the unit or department as well as with other divisions, units, and departments in order to insure the smooth and efficient flow of information.
6. Complies with established operating policies and procedures in order to maintain adequate controls and to support the Bank's adherence to outside regulatory requirements.
7. Communicates with management and staff personnel in order to integrate goals and activities.
8. Responds to inquiries relating to his/her area, or to requests from other bank personnel, customers, etc., within given time frames and within established policy.
9. Maintains appropriate records and provides assigned reports.

Benefits:

We offer a competitive pay structure and comprehensive benefits package that includes:

Medical
Dental
Vision
401k with Company Match
Life Insurance

Equal Opportunity Employer—minorities/females/veterans/individuals with disabilities/sexual orientation/gender identity

ESSA Bank & Trust, a wholly owned subsidiary of ESSA Bancorp, Inc., has total assets of over \$1.8 billion and is the leading service-oriented financial institution headquartered in Stroudsburg, Pennsylvania. The Bank maintains its corporate headquarters in downtown Stroudsburg, Pennsylvania and has 22 community offices throughout the Greater Pocono, Lehigh Valley, Scranton/Wilkes Barre and Philadelphia regions in Pennsylvania. In addition to being one of the region's largest mortgage lenders, ESSA Bank & Trust offers a full range of retail, commercial financial services, and financial advisory and asset management capabilities. ESSA Bancorp, Inc. stock trades on The NASDAQ Global Market (SM) under the symbol "ESSA."