

JOB DESCRIPTION

Job Title: Commercial Lending Assistant to Chief Lending Officer

Department: Lending / Credit Administration

Reports To: Chief Lending Officer (CLO)

Location: San Benito, Texas

POSITION SUMMARY

The Commercial Lending Assistant provides direct administrative, operational, and analytical support to the Chief Lending Officer (CLO) and lending staff. This position assists in all facets of Consumer, Commercial and Real Estate loan origination, processing, documentation, and portfolio management to ensure full compliance and quality of loan documentation for funding. The ideal candidate brings prior retail banking and lending experience, strong customer service skills, and an ability to support the bank's business development and compliance initiatives.

KEY RESPONSIBILITIES:

Loan Support & Documentation

- Assist in preparing Consumer, Commercial and Real Estate loan packages, including collateral documentation, and all regulatory disclosures.
- Coordinate with loan operations, and credit analysts to ensure timely loan processing and closing.
- Verify loan terms and conditions are accurately documented and in compliance with internal policy and regulatory guidelines.
- Track loan maturities, renewals, and covenant compliance, ensuring proactive follow-up.

Administrative Assistance to CLO

- Schedule and coordinate meetings, loan committee packages, and calendar management for the CLO.
- Maintain files and records for active and prospective loan relationships.
- Prepare and distribute reports on portfolio performance, delinquencies, and pipeline activity.

Customer Service & Relationship Management

- Serve as a point of contact for commercial loan clients regarding document requests, payments, and routine inquiries.
- Support CLO and relationship managers in responding to client needs and coordinating with other bank departments.
- Maintain a high level of professionalism and confidentiality in client interactions.

Retail Banking Integration

- Leverage knowledge of retail banking products and services to support cross-selling efforts and deepen client relationships.
- Collaborate with branch staff to coordinate customer referrals and ensure consistent customer experience across departments.
- Provide support for retail banking when required including working Saturday new account services.

Compliance & Risk Management

- Ensure all loan files meet internal audit and regulatory standards.
- Maintain knowledge of banking regulations, loan policies, and compliance procedures.
- Participate in internal audits, exams, and training as required.

QUALIFICATIONS

- Education: Associate's or Bachelor's degree in Business, Finance, or related field preferred.
- Experience: Minimum 5 years of experience in commercial lending support, loan operations, or retail banking.
- Technical Skills: Proficiency in Microsoft Office (Word, Excel, Outlook), loan origination systems.
- Other Skills:
- Strong organizational and communication skills
 - High attention to detail and accuracy
 - Customer service orientation
 - Ability to handle sensitive information with discretion

PREFERRED

- Familiarity with loan compliance requirements (e.g., HMDA, CRA, BSA, OFAC)
- Bilingual (English/Spanish) a plus

WORKING CONDITIONS

- Full-time, onsite
- May require occasional local travel for meetings or customer visits

Full benefits are offered with competitive starting wage. EOE.

Please contact

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