



Skyline National Bank

ALWAYS OUR BEST

POSITION DESCRIPTION

Job Title: Loan Operations Manager
Reports To: Chief Risk Officer
FLSA Status: Exempt
Salary Range: \$50,000 - \$75,000 (pay will be based on experience, qualifications and education)

Summary: The Loan Operations Manager is responsible for the leadership, administration, and strategic oversight of the Loan Operations Department. This position directs all post-closing loan operations activities, ensuring the accurate boarding, servicing, maintenance, documentation, reporting, and monitoring of the Bank's loan portfolio. The Loan Operations Manager promotes operational excellence through process improvement, regulatory compliance, effective risk management, employee development, and collaboration with lending, credit administration, compliance, information technology, and branch personnel. The position ensures the integrity of loan servicing systems, exception tracking, collateral documentation, insurance administration, escrow processes, and regulatory reporting.

Essential Duties and Responsibilities:

Culture and Leadership

- *At Skyline National Bank, our core values are Smart, Kind, Young-at-heart, Local, Inspired, Nonconforming and Energetic. We look for ways to be “always our best.” As a member of our team, you do important work. You craft an experience, aim for the sky, set a high standard and look for ways to set your bar ever higher.*
- Provide leadership, guidance, coaching, and performance management for Loan Operations staff.
- Establish departmental goals, monitor performance metrics, and ensure achievement of operational objectives.
- Conduct employee performance evaluations, identify training opportunities, and support employee development.
- Foster a culture of accountability, collaboration, continuous improvement, and operational excellence.

Department Administration

- Plan, organize, direct, and oversee the daily activities of the Loan Operations Department.
- Ensure adequate staffing, workflow management, and cross-training to support business continuity.

- Review and approve employee timecards, schedules, and leave requests.
- Develop, maintain, and implement departmental policies and procedures that support operational efficiency and regulatory compliance.

Loan Servicing and Administration

- Oversee loan boarding processes to ensure loans are accurately and timely established within the Bank's core processing system.
- Ensure the accurate administration of loan maintenance, payment processing, system updates, and portfolio servicing activities.
- Oversee daily balancing and loan-related general ledger entries to ensure accuracy and timeliness.
- Assist Bank personnel with loan servicing inquiries, payment research, modifications, and other operational issues.
- Ensure loan rates, products, parameters, and servicing systems remain accurate and current.

Document Administration and Exception Tracking

- Oversee the loan documentation scanning, imaging, and retention processes.
- Ensure the safekeeping, maintenance, and accessibility of loan documentation and collateral records.
- Oversee the tracking, reporting, monitoring, and resolution of collateral, insurance, and documentation exceptions.
- Ensure timely follow-up and clearance of exception items in accordance with Bank policy and regulatory requirements.

Insurance and Escrow Administration

- Oversee insurance tracking processes to ensure collateral protection requirements are maintained.
- Ensure effective administration of escrow accounts, including tax and insurance disbursements.
- Monitor loan servicing activities to ensure adherence to investor, regulatory, and Bank requirements.

Compliance and Risk Management

- Ensure compliance with applicable federal and state regulations, Bank policies, and lending procedures.

- Collaborate with Compliance, Credit Administration, and Lending teams to identify and remediate systemic issues discovered through quality control reviews and post-closing loan reviews.
- Maintain effective internal controls to mitigate operational, documentation, servicing, and compliance risks.
- Monitor operational risks and identify trends requiring corrective action.
- Coordinate and support responses to internal audits, external audits, loan reviews, and regulatory examinations.
- Develop and implement corrective action plans to address identified deficiencies and audit findings.

Credit Bureau Reporting and Customer Complaints

- Oversee administration of credit bureau reporting processes and complaint resolution activities.
- Ensure customer disputes are investigated and resolved timely and accurately in accordance with regulatory requirements.
- Monitor reporting accuracy and implement corrective measures when necessary.

Reporting and Analytics

- Prepare and distribute management reports related to loan servicing, exception tracking, insurance administration, escrow activities, and departmental performance.
- Analyze operational trends and recommend improvements that enhance efficiency, accuracy, service quality, and risk management.
- Provide periodic reporting and recommendations to senior management regarding departmental performance and strategic initiatives.

Systems Administration and Process Improvement

- Serve as a subject matter expert for loan servicing, document imaging, and exception tracking systems.
- Coordinate system enhancements, testing, implementations, upgrades, and vendor-related activities.
- Continuously evaluate departmental workflows and procedures to identify opportunities for process improvement, automation, and operational efficiencies.
- Promote effective communication and collaboration among Loan Operations, Lending, Credit Administration, Compliance, Information Technology, and Branch personnel.

Training and Development

- Develop and deliver training related to loan servicing procedures, systems, controls, and regulatory requirements.
- Ensure departmental staff maintain the knowledge and skills necessary to perform assigned responsibilities.

Compliance Requirements

- Responsible for knowledge of and compliance with all applicable laws, regulations, and Bank policies, including but not limited to the Bank Secrecy Act, Anti-Money Laundering regulations, privacy requirements, information security standards, and other regulations applicable to the position.
- Complete all required training and ensure departmental compliance with cyber and information security policies and procedures.
- Maintain effective controls, procedures, and training programs designed to ensure regulatory compliance.

Attendance

- Regular and reliable attendance is needed to perform the essential functions of this job.

Other duties as assigned.

Education and Experience**Required**

- High school diploma or equivalent.
- Minimum of five (5) years of progressively responsible experience in loan operations, loan servicing, credit administration, or a related banking function.
- Demonstrated knowledge of consumer and commercial loan servicing processes.

Preferred

- Bachelor's degree in Business Administration, Finance, Accounting, or related field.
- Three (3) or more years of supervisory or management experience.
- Experience with core banking systems, document management systems, and workflow automation tools.

Knowledge, Skills, and Abilities

- Thorough knowledge of commercial, consumer, and mortgage loan servicing operations.
- Knowledge of loan documentation, collateral perfection, insurance administration, and escrow functions.
- Understanding of applicable banking regulations and compliance requirements.
- Strong leadership, organizational, and interpersonal skills.
- Excellent written and verbal communication skills.
- Strong analytical, problem-solving, and decision-making abilities.
- Ability to manage multiple priorities while maintaining attention to detail.
- Ability to effectively train, mentor, and develop employees.
- Proficiency in Microsoft Office applications and banking software systems.

Skyline National Bank offers excellent benefits such as Medical, Dental, Vision, Disability Insurance, paid holidays, paid time off as well as a 401(K) Plan with match.

Interested candidates can apply by emailing a resume to the Human Resources Department at hr@skylinenationalbank.com.

Skyline National Bank is an EOE, AA and E-Verify Employer.