



Posting Date: May 28, 2021
Position: Full-Time Loan Review Officer
Reports to: Loan Administration Manager/CLO
Location: Lubbock, Texas

Summary of Primary Duties/Responsibilities:

Join one of the best companies to work for in Texas! Vista Bank is a fast growing community bank with branches across the state of Texas and is currently seeking a full-time Loan Review Officer to assist with our growth initiatives. Working as a team player, this position will embrace Vista Bank philosophies while contributing to a friendly and cooperative working environment. This position plays a very important role in maintaining Vista Bank's high credit quality standards while ensuring compliance with Vista Bank's loan policy and all government regulations. Hours for this position range from 40-45 hours per week, scheduling between 8am to 6pm Monday through Friday, depending on the need of the department. Salary will be commensurate with experience. As a Loan Review Officer, duties/responsibilities will include:

- Conduct comprehensive reviews of individual credits and loan relationships to ensure that acceptable credit standards are maintained
- Meet or exceed annual loan review penetration percentages outlined in company policy
- Prepare various credit quality reports for the board of directors on a quarterly basis
- Determine adequate amount of the reserve for loan loss by working closely with upper management and departmental personnel
- Maintain classified assets list including any other real estate owned and repossessed assets
- Review loans for proper documentation and any necessary loan monitoring covenants
- Communicate key findings to management as they arise
- Assist in the development of new/improved credit risk practices and procedures
- Monitor past due loans and overdrawn accounts
- Perform special research projects and present findings
- Inform management of notable industry trends and regulatory changes
- Record and retain various credit files and documents
- Review lending activity for compliance with company and banking regulations
- Interact and assist with audits and regulatory examination requests as needed
- Other duties as assigned

This Position requires:

- Bachelor's Degree in Business or Finance, or equivalent
- 1+ years' experience in loan review
- Strong leadership skills and work ethic
- Great interpersonal communication skills

- Ability to work efficiently under pressure in a fast-paced environment
- Positive attitude and great work ethic
- Self-motivated and well organized
- Confidentiality and tactfulness in dealing with bank and customer information
- Proficiency with personal computers including Microsoft Office software
- Ability to speak and hear
- Clarity of corrected vision at 20 inches or less for normal duties
- Clarity of corrected vision at 20 inches or more for security purposes
- No visible tattoos or body piercings except conservative ear piercings
- Reliable transportation
- Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered.

Contact any Vista Bank location for an application.

Completed applications can be delivered in person to 1508 Texas Avenue, Lubbock, Texas, by fax to (806) 687-4742, Attn: HR or by email, hr@vistabank.com

Please direct inquiries to our HR Department at hr@vistabank.com.

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this work. This is not an exhaustive list of all duties and responsibilities. Vista Bank reserves the right to amend and change responsibilities to meet business and organizational needs, as necessary. Vista Bank is an affirmative action/equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, religion, color, natural origin, sex, age, status as a protected veteran, among other things, or status as a qualified individual with disability.