

**The Eastern Colorado Bank
LOAN SPECIALIST JOB DESCRIPTION**

TITLE:	Loan Specialist	LOCATION:	Colorado Springs, CO OR Cheyenne Wells, CO
FLSA:	Non-Exempt	REPORTS TO:	SVP-Loan Operations
VACANCY:	1 position in either location		
SEGMENT:	Loan	WAGE RANGE:	\$22.00-\$25.00 per hour dependent on level hired \$1.00 per hour additional pay if Bilingual in English & Spanish
CATEGORY:	Full Time	TRAVEL REQUIRED	0-5%
SHIFT:	Monday-Friday; 8:00 a.m.– 5:00 p.m.	DATE:	June 22, 2026

SUMMARY

The Eastern Colorado Bank is seeking a full-time **Loan Specialist** in either Cheyenne Wells, Colorado or Colorado Springs, Colorado. The successful candidate will be proficient with business technology, well organized, detail-oriented, and able to multi-task. Candidates must be personable and able to collaborate effectively with diverse individuals. The successful candidate will be able to provide superior customer service to existing and potential customers. Preferred candidates will have agricultural and commercial loan processing and loan documentation experience.

The Loan Specialist position has four (4) levels, increasing in expertise and complexity. The salary range encompasses the starting salary for each of these levels. Previous lending experience may qualify a candidate for consideration for a higher level. If hired, each Banker is evaluated semiannually for advancement.

- Level 1 - Associate Loan Specialist
- Level 2 – Loan Specialist
- Level 3 – Loan Specialist II
- Level 4 – Senior Loan Specialist

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ESSENTIAL DUTIES OF THE LOAN SPECIALIST POSITION

Performs various duties to ensure that customer service, loan processing and general office duties are performed. Work with all loan officers to process and close loans in an effective and functional manner. Provide ongoing loan servicing and documentation support with a high degree of accuracy and organization.

Loan Documentation Support

- Preparing, reviewing, and processing loan documentation packages with a high degree of accuracy, including new loan originations, renewals, modifications, and extensions.
- Manage the loan documentation exception reports for items such as financial statements and evidence of insurance by working continuously with the Loan Officers to collect items and eliminate loan exceptions and update information in the loan scanning software as instructed.

Loan Closing Support

- Work closely with Loan Officers to assist with loan origination process.
- Coordinating loan closings and ensuring all required documentation is completed prior to funding.

Loan Onboarding and Servicing Support

- Assisting with loan onboarding and funding processes to ensure timely and accurate booking of loans.
- Perfecting, maintaining, and monitoring collateral documentation to ensure ongoing lien validity and compliance with Bank requirements.
- Assisting with the ongoing servicing of commercial and agricultural loans, including payment processing, documentation maintenance, and customer support activities.

Loan Officer and Branch Support

- Partner with Loan Officers as a primary liaison with borrowers and their representatives, attorneys, and other parties; coordinate the activities of legal counsel and title/ escrow personnel as needed. Ordering and reviewing collateral-related items, including title commitments, appraisals, UCC searches, flood determinations, environmental reports, and other third-party due diligence materials.
- Maintain professional and productive relations with all internal and external clients.

Consistently demonstrate proficiency in providing exemplary customer service in person and by telephone. Maintain a friendly, positive, and professional attitude. Resolve difficult situations with tact and diplomacy.

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**ESSENTIAL EXPECTATIONS OF BEING A BANKER AT
THE EASTERN COLORADO BANK**

1. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
2. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.

SECONDARY DUTIES

The position of Loan Specialist performs duties specific to the position and other functions as assigned.

SUPERVISORY RESPONSIBILITY

The Loan Specialist position is not responsible for the supervision of any employee(s).

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EDUCATION, EXPERIENCE AND QUALIFICATIONS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

1. Applicant must have a minimum of a high school diploma or equivalent.
2. Applicant must be willing to load applications (apps) on their personal cell phone for multi-factor authentication and other restricted user access purposes. Applicant agrees to bring their personal cell phone to work daily to perform these limited functions, while abiding by our acceptable use policy on cell phone usage. These applications will have no tracking or monitoring capabilities.
3. Strong aptitude for accuracy and detail.
4. Excellent organizational and time management skills.
5. Exceptional proficiency in MS Office Suite to include Word, Excel and Outlook.
6. Exceptional typing skills to meet production needs of the position.
7. Intermediate math skills.
8. Exceptional verbal, written and interpersonal communication skills with the ability to apply common sense to carry out instructions, coach others, create and write reports and correspondence, and communicate clearly with customers and employees.
9. Ability to manage complex problems involving multiple facets and variables in non- standardized situations.
10. Able to work independently as well as function in a team-oriented setting.
11. Current Colorado Driver's License and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.