



POSITION DESCRIPTION

Position Title:	Loan Operations Manager
Position Grade:	37
Primary Work Site:	Home Office Operations Department
Reports To:	Director of Operations
FLSA Status:	Exempt
American Federal Status:	Full-Time
Benefit Status:	Benefited
Application Deadline:	July 6, 2009 or until filled

POSITION OVERVIEW

Manages the bank's loan products and services, as well as the loan servicing functions of the bank. Evaluates and implements loan regulatory requirements organization-wide. Supervises members of the Operations Department who are responsible for supporting and servicing the loan operations functions of the bank. All areas of responsibility include all types of lending: commercial, agricultural, multi-family, residential and retail.

ESSENTIAL ROLES AND RESPONSIBILITIES

This position leads these essential functions:

1. Loan Products and Services

- Loan related products / functions of the core processing system and its ancillary systems
- Loan related policies and procedures
- Loan product/services software vendor management and bank-wide support
- Banker and associate training on loan products, related services, and delivery systems
- Loan related regulatory compliance requirements

2. Residential Real Estate

- Product manager for portfolio and sold residential real estate activities
- Training for bankers and associates on residential real estate products / process
- Vendors, investors and related software / systems
- Advisory support, product selection, underwriting, processing, document preparation, settlement services and post closing activities

3. Loan Servicing and Processing

- Centralized agricultural and commercial loan document preparation
- Training and advisory support to associates
- Loan participation management, escrow, credit bureau reporting, government reporting
- Loan servicing and processing vendors

4. Loan Operations Staff

- Loan Operations staff recruiting and hiring
- Performance expectations and results measurements
- Develop, grow and mentor reporting employees
- Work schedules and timesheets

5. Other

- Support the standards of the American Federal Brand and Customer Touchpoints.
- Follow established bank policies and procedures and applicable governmental regulatory laws and regulations.
- Responsible for maintaining the confidentiality and security of bank and customer information.

It is the responsibility of the employee in this position to notify the supervisor or the Home Office Human Resources Department if unable to perform the duties of the position or if an accommodation to perform the duties is needed.

PERFORMANCE MEASUREMENTS

- Department(s) net revenue
- Department(s) semi-annual performance evaluation
- Annual project plan
- Routine workload including production goals, error rates and schedules

KNOWLEDGE REQUIREMENTS

- Banking and banking operations
- Loan processing workflow management
- Residential real estate underwriting and processing
- Loan servicing activities including escrow, participations, credit reporting
- American Federal's Core Data processing system "The Complete Banking Solution" with particular depth of knowledge in loan products
- Loan products and services
- Loan-related regulatory compliance requirements and operational control elements

PHYSICAL DEMANDS AND WORK ENVIRONMENT

- Operate bank and office equipment, including PC, telephone, fax, and photocopier.
- Talk and hear, use hands to write and to finger keyboard, telephone, other bank and office equipment, and to handle other objects. Frequent walking, sitting, standing, reaching with hands and arms, and bending. Close and distant vision and ability to focus.
- Move 50 pounds for 15 yards
- Travel to all banking locations and occasional customer locations

ESSENTIAL QUALIFICATIONS

- Bachelor's degree or equivalent
- Five plus years experience in the banking industry. Focus in loan operations preferred
- Comfortable with technology. Personal Computer proficiency with Word, Excel and Lotus Notes experience
- Experience in production/process management in the financial services industry
- Understanding of core banking software systems
- Interpersonal, communication and organization skills
- Positive attitude, leadership skills and a commitment to American Federal values

**Member FDIC
Equal Opportunity/Affirmative Action Employer**

HOW TO APPLY:

If you are interested in more information about this position or if you wish to apply, contact: Mavis Seim, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5904. Fax: 701.461.5971. E-mail: mseim@americanfederal.net Our website address is americanfederalbank.com.

Applicants, including internal applicants, are asked to submit directly to the Home Office Human Resources 1) a letter of application stating position and bank location applying for, 2) current resume, 2) American Federal Application for Employment, 3) voluntary American Federal Applicant Control Card, 4) American Federal Background Inquiry Release Form, 5) three current professional, business or supervisor (not family members or relatives) references, including their names and daytime and evening phone numbers with area code, and 6) current and expected compensation.

The American Federal Application, Control Card, and Background Inquiry Release forms are available at Home Office Human Resources in Fargo, any American Federal Sales Office, or online at American Federal's website at americanfederalbank.com. To access and print online copies of the American Federal application materials, go to the American Federal website, scroll down and click "Career Opportunities," scroll down and click "Submitting a Resume," scroll down and click "American Federal Application Materials."