

Junior Consumer Lender

Craig, CO

LOCATION(S):

COMPANY OFFICE LOCATION: 600 S. Lincoln Avenue, Suite 100 Steamboat Springs, CO 80487

WORKSITE LOCATION: 435 Mack Lane Craig, CO 81625

JOB DUTIES:

1. Receive and review loan applications to ensure all required information and supporting documentation are complete, accurate, and properly submitted for processing.
2. Interview loan applicants to gather financial and personal data needed to assess eligibility and explain available loan programs, terms, and documentation requirements.
3. Verify and evaluate basic creditworthiness by reviewing credit reports, collateral values, and employment information, summarizing findings for officer or supervisor review.
4. Input and maintain loan data in the bank's systems, ensuring records are updated and organized according to internal and regulatory requirements.
5. Prepare and assemble loan documentation for underwriting and closing, including legal disclosures, insurance information, and supporting forms.
6. Accept and process new loan applications, consult with customers on loan products, underwriting requirements, and credit bureau understanding.
7. Recommend or approve small consumer loans within limited authority and authorized level and, under direct supervision, following clearly defined policies and procedures.
8. Schedule and coordinate loan closings, ensuring all required documentation is received, reviewed, and properly filed before disbursement.

9. Communicate loan status and decisions to applicants, including approvals or denials, in coordination with the responsible loan officer or lending authority.
10. Successfully close new, modified, and renewed loans, and review loan files for accuracy and completeness before finalization.
11. Monitor active loan files to track outstanding documentation, conditions, and compliance with established lending procedures.
12. Assist in maintaining consumer loan and deposit portfolios by identifying missing documents, updating customer records, and supporting follow-up on delinquencies or renewals.

SALARY and BENEFITS: \$78,500/year, PTO, Medical, dental, vision, 401K

JOB REQUIREMENTS:

MINIMUM EDUCATION: NONE

MINIMUM EXPERIENCE: 4 years experience as Bank Teller

ALTERNATIVE REQUIREMENTS:

MINIMUM EDUCATION: Bachelor's in Finance or Accounting

MINIMUM EXPERIENCE: 2 years experience as bank teller

Employer willing to accept any suitable combination of education, experience, or training.

SPECIAL REQUIREMENTS: Certified Community Bank Consumer Lender, or ability to obtain NMLS ID from FDIC, or ability to obtain.

TRAVEL REQUIREMENT: Up to 10% travel within Moffat and Routt County, Colorado

Please send your resume and cover letter to careers@yampavalleybank.com.

We are an Equal Opportunity Employer and qualified applicants or employees will receive consideration for employment without regard to race, color, religion, national origin, sex (including pregnancy), sexual orientation, gender identity, mental or physical disability, genetic information, protected veteran status, or any other category protected by applicable federal, state or local laws.