

Bank of the San Juans--Pueblo, CO

Commercial Loan Trainee - CO8911366

May Apply on LinkedIn. 7 days ago Full-time

Commercial Loan Trainee Internship Non-Exempt USD \$15.00/Hr .Job Description About The Role The Lending Internship will be a Summer 2021 Internship for a student going into their Junior or Senior year at Colorado State University-Pueblo.

It will run from mid-May to early-mid August and will provide an opportunity for the student to work closely with our Lending team and be a part of the Commercial Lender Development Program designed to provide training in commercial credit, loan review, loan operations, and commercial lending. The candidate will work alongside all commercial lending personnel including lenders, analysts, administrative support, and management. The emphasis for this program is commercial lending in a community bank environment. Throughout the process the candidate will gain exposure to the bank's day today operations and business strategies as it pertains to the bank's credit underwriting standards and business strategies in the commercial lending area. Intern may have extensive contact with customers, vendors, the general public, bank staff and will interact in a professional, courteous manner, and conduct him/herself in such relationships in a manner that will enhance the overall efficiency and image of the bank. This person must have the ability to communicate effectively while working quickly and accurately DUTIES AND RESPONSIBILITIES:*

Intern may have extensive contact with customers, vendors, the general public, bank staff and will interact in a professional, courteous manner, and conduct him/herself in such relationships in a manner that will enhance the overall efficiency and image of the bank. This person must have the ability to communicate effectively while working quickly and accurately The Lending Internship will provide training in commercial credit, loan review, loan operations, and commercial lending through shadowing various loan operations and lending roles throughout the bank. As the Intern shows proficiency, at management's discretion they will be given small commercial facilities for approval.

These will primarily be for lower dollar amount C and I loans. Within the Commercial Lending Department the Lending*

Intern will receive training and then be able to perform the following tasks: Financial analysis of commercial loans.*

Prepare well written financial analysis of loans for presentations to loan officers and/or loan committee.*

Complete financial analysis reports.*

Effectively communicate with lending officers, supervisors, and co-workers for various credit processes and procedures.*

Review commercial credits for covenant monitoring, renewals, extensions, annual reviews, etc.*

Assist lenders with Credit Presentations.*

Understand BSI's credit process and procedures including all proper documentation and timelines.*

Conduct property inspections of collateral.*

Participate in loan meetings and presentations.*

Apply skills toward effective financial analysis of borrower's financial statements, cash flow analysis, and analysis of commercial credit.*

Perform credit analysis of non-complex credits.*

Adherence to compliance processes and procedures.*

Adhere to credit policy and business strategies to make sound underwriting and credit decisions.*

This Program Will Be Designed To Provide The Candidate And Management A measurable Way To Assess The Progress Of The Candidate In Addition To following The Bank Of The San Juan's Core Values

Effectively communicate with customers for any/all credit requests and/or customer service needs. This program will be implemented in a 12-week timeframe allowing the intern to learn the basics of Commercial Lending throughout the training process.

Honesty and Integrity, Teamwork, Respect for the Individual, Service to the Customer, and Giving Back to the Community.*

Throughout the program, candidate and management will have regularly scheduled meetings to assess the progress of the candidate. Following are the expectations of the 12 week program:*

Review of various commercial lending platform.

Bank of the San Juans

JOB DESCRIPTION

Position Title:
Branch Manager

Department:
Operations

Classification:
Exempt

Reporting Relationships

Positions Reports To: Area Manager

Positions Supervised: Customer Service Representatives, New Account Representatives, Personal Bankers, and Operations Officers.

Position Purpose

Manage direct reports to maximize productivity, efficiency, and the potential of the human assets of the company, including: hiring, directing job assignments, monitoring staff performance, coaching, counseling, assuring compliance with regulatory requirements and organizational mission, values, policies and work rules. Appraise performance and provide recommendations for staff compensation, promotion, and termination, as appropriate. Provides support for branch operations personnel regarding questions and clarification relating to policies and procedures. Actively participates in cross-training personnel and make sure staff is kept abreast of all products and service knowledge. Ensures customers' requests and questions are promptly resolved. Handles customers' complaints. Ensures customers are informed of Company services and policies. Counsel's customers regarding their financial needs and services requested. Educate customers on deposit products and services. Open new accounts and maintenance existing accounts. Performs teller functions as needed. Ensures personnel are well trained in all phases of their respective jobs. Completes orientation of new employees in overall branch procedures. Actively participates in cross-training personnel and assures staff is kept abreast of all products and services. Identify opportunities to offer additional consumer loan products/services to new/existing customers. Interview consumer loan applicants. Correspond with applicants to obtain information and documentation, communicate loan decision and schedule closing meetings. Adheres to GBCI security and other related policies and procedures to ensure a safe and secure work environment for internal and external customers. Oversees review of system exception and quality control reports for follow-up with branch operations. Ensures all branch transactions are balanced at the close of each day. Oversees individual accountability for the handling of cash and assists in resolving balancing problems. Is responsible for coordinating the maintenance of the office building, grounds, equipment and fixtures.

Essential Functions and Additional Responsibilities

Essential Functions

Responsible for the effective and efficient performance of branch operations.

Supervises work scheduling and workflow of daily routine operations. Ensures operations are conducted in accordance with established GBCI policies and procedures with legal and regulatory requirements. Ensures branch security. Ensures that the Branch is opened and closed in accordance with set hours, coordinates security equipment maintenance and tests security equipment quarterly. Supervises and assists with customer service functions. Promotes the cross selling of BSJ services.

Maintains proper cash controls.

Ensures all branch transactions are balanced at the close of each day. Oversees individual accountability for the handling of cash, resolving balancing problems, and handling daily deposits in accordance with established policies and procedures. Oversees audits of cash in possession of Tellers and cash on the premises. Assesses risk of all financial transactions executed by operations employees.

Effectively supervises branch operations staff, ensuring optimal performance.

Provides leadership through effective objective setting and communication. Directly supervises branch operations staff. Ensures high quality work and efficiency in operations are maintained. Determines work methods and flow through assigning, directing, coordinating, and reviewing tasks. Conducts weekly customer service meetings with all branch employees. Ensures branch operations staff are well trained in all phases of their respective jobs. Partners with Training Coordinators to orient new branch employees in policies and procedures. Performs cross training as necessary. Conducts and/or coordinates required compliance and security training as required by policy. Ensures personnel are effective and optimally used. Determines appropriate staffing levels for proper utilization of human resources. Tracks individual progress and conducts performance appraisals for branch operations staff. Formulates and implements corrective actions as needed. Recommends promotions for employees as appropriate. Provides leadership training to employees seeking management opportunities. Approves all sick leave, vacation, overtime, and time cards for subordinates. Documents and maintains attendance records.

Establishes and maintains effective, professional business relations with customers.

Motivate all branch employees to attain consumer and business development established goals through active participation and support of the High Performance Checking Program. Ensures customers' requests and questions are promptly resolved. Handles customers' complaints and adheres to policy documentation regarding routine and non-routine complaints. Ensures customers are informed of BSJ products and services. Counsel's customers regarding their financial needs and services requested. Manage and assist with wide variety of customer services including opening and maintaining deposit and savings accounts, safe deposit boxes, and e-banking products. Manage and assist with identification of consumer loan sales opportunities, interviewing consumer loan applicants, corresponding with consumer loan applicants throughout the application process to obtain information and documentation, communicating loan decisions, and scheduling closing meetings. Ensures BSJ's quality reputation is maintained and projected. Presents a neat, professional personal appearance according to established guidelines. Supports a professional working atmosphere to maintain a positive working relationship with customers, co-workers and managers. Talks to customers to resolve account problems. Contacts customers and business, community, and civic organizations to promote goodwill and generate new business. Ensures that BSJ's mission and strategy are followed and reinforced through effective management and marketing practices.

Responsible for the effective administration of Branch functions.

Ensures branch operations are well coordinated with accounting, loan processing, and credit functions. Be aware of industry trends in lending and deposit operations to feed research and development activities and assure that the company's products, services and processes are remaining competitive. Manages and oversees expenses. Pursues cost-saving measures. Continually seeks ways to improve branch operations and productivity. Monitor branch activity reports and make recommendations to management for improvements in a timely manner. Ensures proper maintenance and general housekeeping of the building, grounds, work areas, desks, and equipment is carried out. Ensures adequate supplies, forms, and equipment are available for personnel. Institutes prudent safety measures. Keeps management informed of branch activities, progress toward established objectives, and of any significant problems. Requests assistance when necessary.

Responsible for related functions as required or assigned.

Fills in and performs duties in branch positions as needed. Attends assigned training sessions and stays current on new operational procedures. Performs quality work within deadlines with or without supervision. Maintains work area in an organized and uncluttered manner. Timely and consistent attendance.

Additional Responsibilities

- Must comply with applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Adhere to Bank of the San Juans Company Core Values.
- Keeps management appropriately informed of area activities and of any significant problems.
- Participate in Community Service and Bank sponsored activities that serve and support the mission and values of the Bank of the San Juans.
- Provide superior internal and external customer service: must demonstrate self-governance, courtesy and respect toward external customers as well as internal customers (all organization personnel).
- Complete required bank and BVS training courses within assigned time frame(s).
- Represent Bank of the San Juans in a professional manner which includes a professional image, confidentiality, a positive “can-do” attitude, good attendance, punctuality, flexibility and adaptability in meeting bank and customer needs. Keep work area tidy and maintain customer privacy. Attends and participates in meetings as required.
- Additional duties as requested or assigned.

Qualifications

| | |
|---------------------------------|---|
| Education/Certification: | A two-year college degree at a business or trade school and or equivalent combination of education and experience. |
| Required Knowledge: | Thorough knowledge of BSJ services and products. Understanding of related legal and regulatory requirements. Familiarity with Branch functions, GBCI policies and procedures, and BSJ guidelines. |
| Experience Required: | Two to Five years of similar or related experience, including time spent in preparatory positions with a minimum of two years of supervisory experience. |
| Skills/Abilities: | Strong interpersonal, leadership, and supervisory skills. Well organized. Ability to operate related computer applications and related business equipment. Attention to detail. Business development skills Ability to maintain an effective and efficient workflow. |

Physical Activities and Requirements of this Position

| | |
|----------------------------------|--|
| Stooping: | Bending downward and forward at the waist. Requires full use of lower extremities and back muscles. |
| Kneeling: | Resting on knee or knees. |
| Crouching: | Bending downward and forward at the leg and spine. |
| Crawling: | Moving on hands and knees or hands and feet. |
| Reaching: | Extending hand(s) and arm(s) in any direction. |
| Standing: | For extended time periods. |
| Walking: | Especially for long distances. |
| Pulling: | Using upper body to draw, drag, haul, or tug objects. |
| Lifting: | Use of upper body and back muscles to lift objects. |
| Finger Dexterity: | Using primarily just the fingers to make small movements such as typing, picking up small objects, or pinching fingers together. |
| Grasping: | Using fingers and palm on an object. |
| Talking: | Especially where one must frequently convey detailed or important instructions or ideas accurately, loudly, or quickly. |
| Repetitive Motions: | Movements frequently and regularly required using the wrists, hands, and/or fingers. |
| Average Hearing: | Able to hear average or normal conversations and receive ordinary information. |
| Average Visual Abilities: | Average, ordinary, visual acuity necessary to prepare or inspect documents or products, or operate machinery. |

Physical Strength

| | |
|---------------------|--|
| Medium Work: | Exerting up to 50 lbs. occasionally, and/or up to 20 lbs. frequently, and/or 10 lbs. constantly. |
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Working Conditions of This Position

- Worker is subject to varying inside and/or outside temperatures, which may include extreme heat (temperatures above 100 degrees) or extreme cold (temperatures below 32 degrees).
 - May require local and out-of-town travel
 - No hazardous or significantly unpleasant conditions. (Such as in a *typical* office.)
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Mental Activities and Requirements of this position

Reasoning Ability

More Complex:

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to interpret a variety of technical instructions and can deal with multiple variables.

Mathematical Ability

Simple Algebra:

Ability to compute discount, interest, profit, and loss; commission markup and selling price; and ratio, proportion, and percentage. Able to perform very simple algebra.

Language Ability

Complex:

Ability to read periodicals, journals, manuals, dictionaries, thesauruses, and encyclopedias. Ability to prepare business letters, proposals, summaries, and reports using prescribed format and conforming to all rules of punctuation, grammar, diction, and style. Ability to conduct training, communicate at panel discussions, and make professional presentations.

INTENT AND FUNCTION OF JOB DESCRIPTIONS

Job descriptions assist organizations in ensuring that the hiring process is fairly administered and that qualified employees are selected. They are also essential to an effective appraisal system and related promotion, transfer, layoff, and termination decisions. Well constructed job descriptions are an integral part of any effective compensation system.

All descriptions have been reviewed to ensure that only essential functions and basic duties have been included. Peripheral tasks, only incidentally related to each position, have been excluded. Requirements, skills, and abilities included have been determined to be the minimal standards required to successfully perform the positions. In no instance, however, should the duties, responsibilities, and requirements delineated be interpreted as all-inclusive. Additional functions and requirements may be assigned by supervisors as deemed appropriate.

In accordance with the Americans with Disabilities Act, it is possible that requirements may be modified to reasonably accommodate disabled individuals. However, no accommodations will be made which may pose serious health or safety risks to the employee or others or which impose undue hardships on the organization.

Job descriptions are not intended as and do not create employment contracts. The organization maintains its status as an at-will employer. Employees can be terminated for any reason not prohibited by law.

| | | | |
|--------------------------------|---------------|----------------------------------|---------------|
| _____ Employee Signature | _____ Date | _____ Supervisor Signature | _____ Date |
| _____ Employee Printed Name | | _____ Supervisor Printed Name | |

REVISION HISTORY

| Effective Date | Version | Made By | Approved By | Revision Comments |
|----------------|---------|---------|-------------|-------------------|
| 01/04/18 | 01 | JP & DS | JP & DS | Initial version. |
| | | | | |

We are looking for an Office Administrator for our Chick-fil-A Fountain team!

This position will allow you the opportunity to grow in business, leadership, and personal skills. You will gain managerial experience under the direction and supervision of our Operator and Leadership Team. You will also work with other team members to strive for the same goal: to be known as our community's best when it comes to service, employment and community involvement.

You will have great starting pay and flexible hours. We are looking for someone who can work 35-40 hours a week, with at least half of those in our restaurant.

Below are some (but not all) of your responsibilities you will have as an Office Administrator:

- Manage Payroll/supplier payments/accounts receivable
- Maintain store emails and respond when necessary
- Place uniform, parts, and warehouse orders
- Create and maintain databases
- Assist in interview and onboarding processes
- Answer telephone
- Provide operational excellence during store hours
- Maintain clean/organized office space
- Support leadership team as needed

Requirements:

- Experience as an office assistant or in related field (preferred)
- Detail oriented
- Adaptable, dependable and strong work ethic
- Ability to take initiative
- Excellent verbal and written communication skills
- Proficient computer skills, including Google Drive

Questions? Please call (719) 312-3123 or email "cfafountainjobs@gmail.com"

Immediate Caregiver openings

Home Care Assistance of Colorado Springs and El Paso County, CO

We're hiring multiple part-time and full-time caregivers for immediate openings!!

Caregivers serve our amazing senior clients in Colorado Springs and El Paso county.

Daily tasks include meeting an individual care plan by helping with bathing, dressing and transportation, and shopping, light housekeeping and cooking.

Additionally, caregivers help seniors to engage socially, perform cognitive stimulating activities and exercise. All tasks are based on the needs of the senior and the care plan.

Hourly shifts are perfect for those seeking flexibility in their schedules. You get to work one-on-one with the client, enhancing his or her quality of life!! More than simply assisting with personal care, transportation, medication reminders and other activities of daily living, you help your client live a happier, more independent life by facilitating enjoyable activities like exercise, mental stimulation and hobbies.

What's in it for you?

- Build your own schedule – flexible shifts. Pick the shifts that are best for your family, work, school or job schedule. If you need to adjust your schedule, just let us know and we find a replacement caregiver for you!
- You'll be connected directly with one or more clients based on your schedule and client preferences.
- Work near your home, limiting commute times

On line application: <https://hcaelpasocounty.clearcareonline.com/apply/>

Colorado Springs, Colorado



KOAA has the following positions available for immediate fill.

<https://www.koaa.com/about-us/news-5-now>

Digital Content Producer, KOAA
Colorado Springs, CO - KOAA

Account Executive, KOAA
Colorado Springs, CO - KOAA

Master Control Tech II, KOAA
Pueblo, CO - KOAA

Editor II (Part-Time), KOAA
Colorado Springs, CO - KOAA

IT Operations Tech, KOAA
Colorado Springs, CO - KOAA

Weekend Sports Anchor/Multimedia Journalist, KOAA
Colorado Springs, CO - KOAA

Sr Real Time Editor, KOAA
Colorado Springs, CO – KOAA

Account Executive, KOAA
Colorado Springs, CO - KOAA

Local Sales Manager, KOAA
Colorado Springs, CO - KOAA

ABOUT SCRIPPS:

The E.W. Scripps Company < Caution-<https://scripps.com/> > is a diversified media company focused on creating a better-informed world. As the nation's fourth-largest local TV broadcaster, Scripps serves communities with quality, objective local journalism and operates a portfolio of 61 stations in 41 markets. Scripps' national networks reach nearly every American through the news outlets Court TV and Newsy and popular entertainment brands ION, Bounce, Grit, Laff and Court TV Mystery. Scripps is the nation's largest holder of broadcast spectrum. Scripps runs an award-winning investigative reporting newsroom in Washington, D.C., and is the longtime steward of the Scripps National Spelling Bee. Founded in 1878, Scripps has held for decades to the motto, "Give light and the people will find their own way."

As an equal employment opportunity employer, The E.W. Scripps Company and its affiliates do not discriminate in its employment decisions on the basis of race, sex, sexual orientation, transgender status, gender, color, religion, age, genetic information, medical condition, disability, marital status, citizenship or national origin, and military membership or veteran status, or on any other basis which would be in violation of any applicable federal, state or local law. Furthermore, the company will make reasonable accommodations for qualified individuals with known disabilities unless doing so would result in an undue hardship for the company.



The **Fort Carson UPS Store** has an open position for a full time or part time in **store associate**.

Responsibilities: The associate will help customers with packing and shipping parcels, distribute letter mail, check in and issue packages to help customers with printing, faxing and scanning.

The associate may be required to work shifts starting as early as 0715 and working as late as 1815 Monday thru Friday and 0945 to 1545 on Saturday. Customer service is important but experience is not necessary - in store hands on training and online training is available.

****Applicants can drop off resumes at the store in the AAFES Mini-Mall at 1510 Chiles Ave, across the hall from the uniform store, down the hall from the Furniture Store and Class 6 Store or email to tore5039@theupsstore.com.**

Peter Preston

1510 Chiles Ave., Ste 7

Ft Carson, CO 80913

719-527-6800

AT THE AAFES MINI-MALL



TOP 10 WEEKLY HOT JOBS

VETERANS & MILITARY SPOUSES WANTED



Security Services & Support Positions

| | | |
|----------------------------------|--------------------|----------------------|
| ➤ PSD Shift Leader | Kuwait | Req #308480BR |
| ➤ Experienced Field Investigator | Lafayette, LA | Req #308308BR |
| ➤ Security Officer | Clearwater, FL | Req #308301BR |
| ➤ Security Officer | Aurora, CO | Req #308305BR |
| ➤ Range Operations Specialist | Upper Marlboro, MD | Req #308478BR |
| ➤ Security Monitor | El Paso, TX | Req #308459BR |
| ➤ Constr. Surveillance OCONUS | Reston, VA | Req #308456BR |
| ➤ Site Checker | San Diego, CA | Req #308271BR |
| ➤ Security Monitor | Denver, CO | Req #308273BR |
| ➤ Detention Officer | Laredo, TX | Req #308269BR |

Positions open until filled. Visit www.VetJobs.com or www.MilitarySpouseJobs.org, access the **Jobs** Dropdown and **View RC Jobs** to search for Req number listed above.

Send questions to Mike Del Rio at mdelrio@vetjobs.org

Week of 3/16/2021

United States Department of State

Opportunities for service members and veterans

Foreign Service Specialists: <https://careers.state.gov/work/foreign-service/specialist/>. These specialized positions are somewhat akin to warrant officers and include positions in IT, engineering (construction and security), and business administration, among others. We do have a fellowship available for IT students, which provides support for two years of undergraduate or graduate study followed by a five year service commitment: <https://www.faitfellowship.org/>. Not all of these positions are open at all times, but interested individuals can register to receive updates.

Foreign Service Generalists: <https://careers.state.gov/work/foreign-service/officer/>. This career path is divided into five career tracks. The **consular** career track deals with issues such as crisis response, citizen services, visas. FSOs in the **economic** career track report on economic trends, support U.S. businesses, follow trade issues, and may be responsible for environmental and STEM diplomacy. The **management** career track manages the embassy or consulate's people, resources, and systems, including the motor pool and housing. FSOs in the **political** career track analyze and report on internal/external political relations, human rights, democracy, security, and socio-political trends. The **public diplomacy** career track is responsible for press relations, social media, education and cultural affairs, public outreach, and exchanges. For those thinking of graduate school, the Rangel and Pickering Fellowships also offer support for two years of graduate study: <https://rangelprogram.org> and <https://pickeringfellowship.org/>, followed by a five year service commitment.

Civil Service: <https://careers.state.gov/work/civil-service/>. Most of these positions are in the Washington DC area. Those interested can apply for positions on USAJobs.gov.

Information on veterans' preferences and benefits can be found at <https://careers.state.gov/learn/diversity-inclusion/veterans-program-office/>.

For additional information:

Jason Vorderstrasse
Diplomat in Residence – Southern CA, HI, NV, AS, GU, and MP
U.S. Department of State
Bureau of Global Talent Management | Talent Acquisition
DIRSouthernCalifornia@state.gov



Supply Systems Analyst, Closes: 03/24/21
<https://www.usajobs.gov/GetJob/ViewDetails/594955500>

Mail Supervisor, Closes: 03/30/21
<https://www.usajobs.gov/GetJob/ViewDetails/595191300>

Physical Therapy Assistant, Closes:
03/29/21
<https://www.usajobs.gov/GetJob/ViewDetails/594949100>

Recreation Assistant, Closes: 04/08/21
<https://www.usajobs.gov/GetJob/ViewDetails/594227600>

Automotive Mechanic Helper,
Closes: 03/26/21
<https://www.usajobs.gov/GetJob/ViewDetails/593014400>

CYS Facility Director: Closes: 3/31
<https://www.usajobs.gov/GetJob/ViewDetails/595562100>

Practical Nurse, Closes: 03/25/2021
<https://www.usajobs.gov/GetJob/ViewDetails/589458300>

Forestry Technician, Closes: 08/09/2021
<https://www.usajobs.gov/GetJob/ViewDetails/575876300>

Tractor Operator, Closes: 09/01/2021
<https://www.usajobs.gov/GetJob/ViewDetails/594071800>

Aircraft Pseudraulic Systems Mechanic,
Closes: 07/30/21
<https://www.usajobs.gov/GetJob/ViewDetails/592786800>

Child and Youth Program Assist.
Closes: 5/17/21
<https://www.usajobs.gov/GetJob/ViewDetails/595264700>

Cook (CYS), Closes: 3/30/21
<https://www.usajobs.gov/GetJob/ViewDetails/595358200>

Additional Fort Carson Positions:

<https://www.usajobs.gov/Search/Results?l=Fort%20Carson%2C%20Colorado&s=enddate&p=1>

