



Company: Crossroads Bank

Job title: Banking Intern Pay: Based on Experience

Position Summary:

 As a Bank Intern, you will assist with daily banking operations, focusing on providing excellent customer service and ensuring the accuracy of banking transactions. This role provides hands-on experience in banking operations, cash management, and customer service.

Duties & Responsibilities:

- Process banking transactions for customers, properly document identification for customer transactions.
- Be aware of customer flow; watching for loitering or suspicious activity.
- Responsibly manage their cash drawer; maintain proper cash levels, cash secured appropriately, bait money secured, balance cash drawer daily;
- Closer and opener banking branch, balance ATM, issue debit cards if time allows,
- Maintain compliance to BSA/OFAC and regulatory.
- Administer the loan system with respect to retail loan accounts, including posting payments, coordinating payoffs, and other regular servicing actions.
- Answer internal and external retail loan questions and handle problem resolution.
- Manage and perform the retail loan file imaging process.
- Assemble retail loan files after origination.
- Perform post-payoff loan file breakdowns and releases.
- Monitor, track, and follow up on outstanding documentation or collateral items.
- Maintain a sufficient understanding of and adhere to regulatory compliance requirements.
- Assist in insurance, property tax, private mortgage insurance, and escrow processing.
- Assist with unique processes and seasonal items within the retail loan operations department.
- Serve as backup/overflow for HELOC processing.
- Serve as backup/overflow for retail loan post-closing quality control.
- Other duties and projects as assigned by supervisor.

Culture:

• Crossroads Bank is a growing community bank in the markets it serves, with an emphasis on customer relationships, community involvement, and employee satisfaction. Our current customers and employees notice a difference.

Physical Requirements:

- Be able to lift and/or carry up to 50 lbs. as needed.
- Be able to sit or stand for extended periods of time.









