



Positions Available as of 10/10/2025

FULL TIME LOAN REAL ESTATE PROCESSOR- ATHENS DOWNTOWN

Summary: Processes real estate credit applications and maintains files on individuals applying for loans and credit by performing the following duties.

Essential Duties and Responsibilities include the following:

- Process all types of real estate loans from start to finish:
 - Process Early Disclosures
 - Process Commitment Letters
 - Order and Review Appraisals
 - Order Flood Determination and GEO Coding
 - Review closing items (i.e. title commitment, insurance, etc.)
 - Prepare loan documents in either PPDocs or Laser Pro
 - Upload Loans in Navigator
 - Post Review of Real Estate Loans in Navigator
- Upload and Maintain documents for credit and loan Real Estate files in Director.

FULL TIME CREDIT ANALYST- ATHENS DOWNTOWN

Summary: To prepare analysis of new and existing loans of the First State Bank of Athens and assist in the administration of processing loans.

Essential Duties and Responsibilities include:

- Prepares spreads of company financial statements.
- Prepares cash flow of companies' and/or individuals' tax returns/financial statements.
- Prepares written loan packages for Directors Loan Committee consideration.
- Attends and presents financial reports at Loan Committee meetings.
- Prepares worksheet with loan and demand deposit account information.
- Prepares cash flow, sends cash flow to loan officer for review.
- Prepares guarantor cash flow, if appropriate.
- Reviews the credit file and any information from the loan officer.



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FULL TIME TELLER- GUN BARREL CITY

Summary: Receives and pays out money and keeps records of money and negotiable instruments involved in financial transactions.

Essential Duties and Responsibilities include the following:

- Receives checks and cash for deposit, verifies amounts, and examines checks for endorsements and validity.
- Cash checks and pays out money after verification of signatures and customer balances.
- Has thorough knowledge of Reg CC and places holds on accounts for uncollected funds if applicable.
- Maintains daily supply of teller drawer cash and accurately counts all incoming and outgoing cash.
- Balances currency, coin, and checks in cash drawer at end of shift and compares totaled amounts with data displayed on teller machine.
- Has full knowledge of the different account types offered to customers. Can readily promote and sell products and services.

FULL TIME LOAN ASSISTANT- CORSICANA

Summary: Prepares loan packages and documentation in accordance with establishment guidelines and policies by performing the following duties.

Essential Duties and Responsibilities include the following:

- Reviews and prepares loan package and documentation following underwriting guidelines and policies.
 - Prepares loan documentation file.
 - Tracking all loan files.
 - Enters loan information into computer database or log.
 - Process special documents to adhere to loan policies.
 - Ensures all adjustments and entries are made timely and accurately.
 - Prepares and processes title work.
 - Works with Credit department if force place insurance is needed.
 - Ensuring all insurance notices are completed and files documentation if requested.
 - Coordinates special documents to cover unusual loan terms with legal department.
 - Ensures all title issues are met and that loan is properly recorded.
 - Conduct Loan Maintenance including loan closing transactions.