

**CONFEDERATED SALISH AND KOOTENAI TRIBES
OF THE FLATHEAD NATION
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PERSONNEL OFFICE FAX: (406) 226-2562
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******VACANCY ANNOUNCEMENT******

TITLE: Loan Officer (Full Time, Non-Exempt Position)

LOCATION: Tribal Credit Office—Pablo, MT

SALARY: \$22.85 to \$26.26 per hour

CLOSING DATE: Monday, July 13, 2026, at 5:30 p.m.

SPECIAL CONDITIONS:

This position is (not) a Testing Designated Position (TDP) within the definition of the CSKT Drug Testing policy. This position is subject to a background check that may include information about a person's credit history including credit score, mortgages, and banking history. ***The successful applicant, if not already employed by the Tribes must pass a pre-hire drug test and serve a mandatory six (6) month probationary period.***

Under the general direction of the Lending Operations Manager, the Loan Officer supports the lending functions of the Tribal Credit Department. The Loan Officer is responsible for applicant intake, pre-qualification, loan processing, and underwriting support. The position works closely with other loan officers and loan specialists to ensure timely and accurate loan origination, disbursement, and customer service. The Loan Officer prepares loan files, drafts loan documents, and prepares loan recommendations for Credit Committee review and approval. This role ensures adherence to lending policies, software procedures, and documentation standards.

DUTIES INCLUDE:

- Serves as the initial point of contact for applicants, providing information on loan programs, eligibility, and required documentation.
- Conducts applicant intake and pre-qualification for mortgage, consumer, business, and education loans.
- Assists applicants in completing loan applications and gathering required financial and supporting documents.
- Prepares complete loan files for underwriting and committee review.
- Performs underwriting analysis within assigned authority and in accordance with lending policies.
- Reviews credit reports, income documentation, collateral information, and repayment capacity.
- Prepares loan summaries and recommendations for presentation to the Credit Committee.
- Drafts loan documents, including promissory notes and mortgage documents, for approved loans.
- Coordinates with loan specialist to ensure accurate and timely loan disbursements.
- Ensures proper setup of loan accounts in the lending software system.
- Verifies that all required documentation is complete prior to closing and disbursement.

- Provides ongoing customer service to borrowers, including account inquiries, payment questions, and loan status updates.
- Assists in monitoring borrower compliance with loan terms and identifies issues requiring follow-up.
- Maintains confidentiality and professionalism in all customer interactions.
- Ensures all lending activities comply with Tribal Credit Department policies and lending principles.
- Follows established procedures for data entry, documentation, and account reconciliation.
- Assists in preparing routine reports for the Lending Operations Manager as requested.
- Provides backup support to other loan officers and staff during absences or peak workload periods.

MINIMUM QUALIFICATIONS (AS REFLECTED ON THE TRIBAL EMPLOYMENT APPLICATION)

- Associate degree in business, finance, accounting, or related field; OR equivalent combination of education and experience.
- Two (2) years of experience in lending, banking, or financial services.
- Experience preparing loan files and working directly with customers.

Preferred Qualifications

- Experience with mortgage lending or underwriting.\
- Experience working in Tribal government or Tribal lending programs.
- Familiarity with private lending structures and culturally responsive customer service.

Special Requirements

- This position is subject to background check that includes information about a person’s credit history including credit score, mortgages, and banking history.
- The incumbent will become familiar with and adhere to Tribal Resolution 06-48 regarding Code of Conduct for Tribal employees and appointed officials.
- The position will be subject to a 6-month probationary period. The position may be employed under a contract.
- Interested applicants can received full position descriptions from the Tribal Personnel Department

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

SUBMIT:

1. Tribal employment application.
1. Copy of relevant academic transcripts and training certificates.
2. Copy of a current, valid Driver’s License.
3. Proof of enrollment in a federally recognized Tribe, if applicable.
4. If you claiming Veteran’s preference, a copy of DD214 must be submitted.

FAILURE TO SUBMIT COPIES OF THE ABOVE DOCUMENTATION MAY RESULT IN THE DISQUALIFICATION OF YOUR APPLICATION FROM THE SCREENING PROCESS.

SUBMIT ALL OF THE ABOVE TO: Personnel Office, P.O. Box 278, Pablo, MT 59855, Telephone 406-675-2700, Ext. 1040, personnel@cskt.org. **FOR MORE INFORMATION:** Contact Tim Brooks, Lending Operations Manager @ 406.675.2700, Ext. 1093.