



Date: 2026
Position Title: Lending & Accounting Specialist
Division: Finance
Level: Level 4
FLSA Status: Non-Exempt
Reports To: Chief Operating Officer
Primary Office: Bangor, Maine

Position Summary

The Lending & Accounting Specialist provides financial and administrative support to the Finance and Lending Departments. This role handles day-to-day financial data entry and tasks including Accounts Payable (AP), Accounts Receivable (AR), general ledger entries, and payment processing, while executing the end-to-end processing, documentation, and closing of approved commercial loans. The Specialist serves as a key liaison between vendors, borrowers, and internal departments to ensure compliance, accurate financial reporting, and exceptional customer service.

Essential Functions

Commercial Loan Processing

- Coordinates the processing of approved new commercial loans, letters of credit, extension, modification and deferral agreements, loan advances, and any other documentation, as necessary. Reports any exceptions promptly and prior to disbursement.
- Working with the Commercial Loan Officer to prepare, acquire, and assemble documentation for commercial loans following underwriting guidelines and policies.
- Assists other departments with lending related functions including regulatory reporting and special projects.
- Maintains the commercial loan filing system.
- Reviews loans in process for accuracy, technical exceptions and adherence to policies, laws, and regulations; reports exceptions to immediate supervisor and/or Commercial Loan Officer.
- Coordinates loan closings with Commercial Loan Officer and disburses loan proceeds.
- Ensures documents are recorded and legal filings complete.
- Updates records and verifies that files are complete and accurate.
- Prepares transactions, reports, correspondence, memos, and performs other clerical/administrative duties in an accurate manner.
- Attend meetings to discuss complex commercial transactions and/or review pending loans.
- Responds to internal and external inquiries regarding the status of loans in process, technical exceptions, loan documents, and other lending-related questions.
- Consistently demonstrates proficiency in providing exemplary customer service in person and by telephone. Maintains a friendly, positive, and professional attitude. Resolves difficult situations with tact and diplomacy.
- Advises Loan Officer of problems with procedures, policies, improper calculations, deadlines, and other problems.
- Corresponds with borrowers regarding missed payments, lapses in insurance, annual collection of taxes, and any other matters as required.
- Assembles black books and all other loan files.
- Assumes additional responsibilities as assigned.

General Accounting

- Assist with day-to-day processes for Accounts Payable (AP) and Accounts Receivable (AR).

- Assist with accurate financial records and ensure compliance with internal policies.
- Prepare new and reconcile outstanding Purchase Orders (PO).
- Assist with performing account reconciliations and general ledger entries.
- Assist in month-end procedures.
- Support the accounting department with various administrative and reporting tasks.
- Review and route invoices for approval.
- Review and process invoices with purchase orders, including attaching all supporting documentation to invoice.
- Code items such as invoices, vouchers, expense reports, check requests, etc., with correct account codes conforming to EMDC's standard procedures to ensure proper entry into the financial system.
- Communicate with vendors, customers and internal departments as needed including notification of payments, resolving discrepancies, and setting up new vendors in accounting system.
- Investigate and resolve problems associated with processing invoices.
- Assist with preparing check runs, wire transfers, bank transfers and ACH payments.
- Assist with preparing various status reports and monthly closings.
- Assumes additional responsibilities as assigned.

Job Requirements

- Requires strong and effective communication skills, both oral and written.
- Requires excellent relationship and customer service skills.
- Requires the ability to handle multiple tasks and meet deadlines.
- Requires the ability to read and interpret legal documents.
- Requires the ability to gather and track information.
- Requires proven analytic and critical thinking skills.
- Requires the ability to be highly accurate.
- Requires excellent organizational skills and attention to detail.
- Requires adherence to best practice data management processes.
- Requires adherence to prescribed operations manuals, internal controls, and other compliance-approved processes and workflows.
- Requires proficient computer skills in Microsoft Office programs, third-party payment processing and reconciliation, and general ledger accounting programs.
- Requires participation in criminal record and employment history review in accordance with the Small Business Administration (SBA) guidelines.

Core Competencies

- Computer skills – Proficient in the use of computers, adapts to new technology, learns new programs quickly, and uses computers to improve productivity.
- Critical thinking- Uses logic and reasoning to identify and evaluate scenarios, solutions and approaches to problems.
- Customer service – Handles customer, vendor, and colleague questions and complaints, communicates with customers, handles service problems politely and efficiently, always available for customers, follows procedure to solve customer problems, understands company products and services, and maintains pleasant and professional image.
- Dependability – Meets commitments, works independently, accepts accountability, adapts to changes, sets personal accountability standards, stays focused under pressure, and meets attendance/punctuality requirements.
- Integrity/Ethics – Deals with others in a straightforward and honest manner, is accountable for actions, maintains confidentiality, supports company values, and conveys good news and bad.
- Teamwork – Meets all team deadlines and responsibilities, listens to others and values opinions, helps team leader to meet goals, and welcomes newcomers and promotes a team atmosphere.

Position Competencies

- Adaptability/Flexibility – Adapts to change, is open to new ideas, takes on new responsibilities, handles pressure, and adjusts plans to meet changing needs.

- Initiative – Tackles problems and takes independent action, seeks out new responsibilities, acts on opportunities, generates new ideas, and practices self-development.
- Interpersonal Skills – Has good listening skills, builds strong relationships, is flexible/open-minded, negotiates effectively, solicits performance feedback, and handles constructive criticism.
- Personal Organization – Keeps information organized and accessible, maintains clean/functional workspace, works systematically/efficiently, and manages time well.
- Productivity – Manages a fair workload, prioritizes tasks, develops good work procedures, manages time well, and handles information flow.
- Quality – Is attentive to detail and accuracy, is committed to excellence, looks for improvements continuously, monitors quality levels, finds root cause of quality problems, and owns/acts on quality problems.

Education/Experience

Associate's degree or equivalent work experience required. Experience (2 -5 years+) of and/or training as a commercial loan processor or in a commercial lending support position strongly preferred.

Working Conditions

General business hours are 8:00 a.m. to 5:00 p.m. Monday through Friday in the office, though exempt positions will typically require work to be performed outside general business hours. The work is generally performed indoors and in a professional office environment.

While performing the duties of this job, the following requirements apply standing, walking, sitting, talking, listening, answering questions, solving problems within the scope of the position, and require the use of a computer, a keyboard for typing and other electronic software and apps. The employee must occasionally lift and/or move up to twenty pounds. Specific vision abilities required by this job include close vision and ability to adjust focus. This position requires traveling to various locations and must be able to provide own transportation.

The physical demands described here are representative of the additional requirements an employee must be able to meet successfully to perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Disclaimer: Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.