

Justine PETERSEN Housing and Reinvestment Corporation

Title: Finance Associate

Reports to: Director of Finance



Justine PETERSEN Housing and Reinvestment Corporation's mission is to connect institutional resources with the needs of low- to moderate-income families so they can build long- term assets. Justine PETERSEN (JP) achieves this goal through its products, which include credit building and financial education, homeownership preparation and retention, and micro-enterprise lending and training. Our people-centered financing breaks barriers and economic divides by building equity, wealth, and financial freedom for diverse families and neighborhoods. JP is a Missouri not-for-profit 501(c) (3) corporation and wholly owns a Community Development Financial Institution (CDFI), certified by the U.S. Department of Treasury

Job Responsibilities:

- I. Payment Processing (20%)
 - A. Review requests for and initiate ACH Payments
 - B. Monitor and report ACH bounces
 - C. Print and distribute returned ACH payments
 - D. Post ACH Payments/ Returns in loan servicing and financial management software
 - E. Initiate Auto Debit payments
 - F. Monitor reoccurring CC/Debit card payments
 - G. Process CC/Debit Card payments as requested
 - H. Post CC/Debit payments in loan servicing and financial management software
- II. Bookkeeping Services for Justine Petersen clients (20%)
 - A. Obtain documents from clients to prepare bookkeeping entries
 - B. Communicate with clients about bookkeeping activity
 - C. Enter data into Quickbooks
 - D. Prepare financial statements for clients
 - E. Submit required financial statements to Business Assistance Team
- III. Reconcile Bank Statements (10%)
 - A. Obtain bank statements for all of the bank accounts
 - B. Reconcile each bank statement to the general ledger in the accounting software
 - C. Enter any missing information into accounting software
- IV. Prepare weekly deposits (10%)
 - A. Collect all payments sent to the office
 - B. Prepare deposit slips for all payments
 - C. Send deposits to the bank (some will have to be physically taken to the bank)
 - D. Post the deposit entries into the accounting software
- V. Assist in the weekly Accounts Payable process (10%)
 - A. Collect all internal and external invoices

- B. Code invoices for data entry
- C. Enter invoices into accounting software
- D. Cut checks and send them out for distribution

VI. Loan Servicing (10%)

- A. Enter Restructures into TEA
- B. Enter Charge-Offs loan servicing and financial management software
- C. Add new loans in TEA/ACH Batches
- D. Provide Interest Statements
- E. Prepare Payoff Statements

VII. Facilitate Micro-Enterprise & Great Rivers Loan Closings (10%)

- A. Conduct Compliance Check for loans submitted from Loan Counselors
- B. Verify all required borrower documents are in file and review forms are completed correctly prior to scheduling closings;
- C. Prepare closing documents for SBA & Great Rivers and enter into TEA;
- D. Prepare collateral docs and other security agreements for collateral.
- E. Prepare closing folder for in-person closings
- F. Facilitate loan closings

VIII. Other duties as assigned (10%)

This job might be for you if:

You think on your feet. You like learning new things, and you can learn them quickly. When things change, you know how to roll with the punches.

You're a self-starter. You are self-confident. Armed with knowledge of your job and organization you are always looking to make things better for your clients and team.

You are a problem solver. You might not know the answer yourself, but you're going to figure it out.

You pay attention to details. As far as you're concerned, anything worth doing is worth doing right, every single time. You stay focused, and nothing falls through the cracks on your watch.

You might not be a tech wiz, but you learn new programs quickly.

You communicate clearly. You can explain just about anything to anyone, and you're comfortable communicating via email and on the phone.

You can work in an open and lively office.

You believe that a holistic people-centered asset building approach can make a visible difference in the lives of diverse families. You embrace that building credit by accessing and managing financial products is a powerful way to build assets, especially for low-income people. You know the basics about credit cards, credit reports and scores, have some familiarity with buying a home and you are keen to learn more.

How to apply:

Please provide a resume and cover letter to Cameron Stuhl cstuhl@justinepetersen.org. In your cover letter, please provide a roadmap for your resume and experience: What parts of your resume should we pay particular attention to? Why are you a great fit for this position? In particular, we would like to know about your experience providing excellent customer service and demonstrating superior attention to detail.

Full-time position

Job location: St. Louis Office

Salary Range: \$36k - \$38K

Please visit our website at www.justinepetersen.org. EOE