



Position Title: Commercial & Ag Lending

Location: Manhattan, KS

Role:

Originate high quality commercial and agricultural credit and deposit relationships.
Manage and service an existing portfolio of commercial and agricultural relationships.

Essential Functions & Responsibilities:

Take applications for commercial and agricultural loans. Review client financial condition and assess the client's ability to re-pay the loan. Make underwriting decisions within approval authority. Complete or direct completion of all loan documents and close loan. Provide financial counseling when needed or requested by clients.

Monitor existing loan portfolio to maintain a high-quality asset base. Maintain up-to-date client files including current balance sheets, profit & loss statements, cash flow projections and all loan documentation. Assist in collection of past due loans.

Participate in developing lending and deposit business for the bank. Call on clients to expand existing business; call on prospective clients seeking opportunities to expand the bank's client base. Represent the bank in the community by actively participating in community and professional organizations.

Knowledge, Skills and Abilities:

Five to ten years of lending experience.

A college degree in a related field.

Extensive knowledge of agricultural, commercial and real estate lending practices and procedures. Experience in analyzing business financial statements and assessing the viability of the business.

Self-starter, detail oriented, excellent communication (verbal and written) skills, PR skills, strong work ethic, organizational skills, and ability to use related software

Working Environment:

Office environment. Frequent time pressure, change of tasks, performing multiple tasks simultaneously, working closely with others as part of a team. A complete list of physical demands available upon request.

Our Corporate Values and Beliefs

These values are core to our relationships that we build with each stakeholder (our customers, our employees, our community, our vendors and our stockholders):

- ***Integrity***. Integrity is the cornerstone of ESB Financial - treating everyone honestly and fairly.
- ***Excellence***. Consistent and reliable delivery of financial services that exceed stakeholder expectations.
- ***Success***. ESB Financial's success depends on our genuine interest in helping our clients achieve their goals.
- ***Community***. Commitment to the well-being and quality of life in the areas we serve.

Our Vision

We help every client achieve their dreams.

Our History

The Wayman family has been serving the banking needs of Kansans since 1901. We are proud to be a family-owned bank that has a tradition of helping our family, friends and neighbors through four generations.

EOE/AA/Veterans/Disabled

Send resume including salary requirements to ESB Financial, Attn: Kathy Patton, VP Human Resources, P O Box 807, Emporia, KS 66801 or email HumanResources@esbfinancial.com