

Job Title: Commercial Loan Officer

Reports to: Branch Manager and Executive Vice President

Location: Manhattan, KS

We are seeking a Commercial Loan Officer to join our Manhattan location. This position is responsible for activities with current and potential bank customers. Will analyze the financial condition of individuals and businesses applying for credit and make recommendations to Loan Committee for approval.

Responsibilities:

- Responsible for negotiating, underwriting, and coordinating the closing of commercial loans in compliance with Bank's lending policies and procedures
- Be familiar with and have a thorough understanding of the bank loan policy
- Perform credit analysis and properly structure real estate and other types of loans for clients
- Follow sound credit lending practices; have general knowledge of compliance and regulatory guidelines; and maintain past dues and charge offs within or below Bank's guidelines
- Develop new business checking, deposit, and loan relationships
- Promote business for the Bank by maintaining good customer relations and directing customers to proper staff to assist them
- Reports directly to the Branch Manager on all loan matters relating to credit and on all items other than credit
- Be involved in and participate in community activities
- Other Duties as assigned by Bank Management.

Qualifications:

- Bachelor's Degree in finance, accounting, or business field or equivalent combination of education and experience
- Prior commercial credit or lending experience preferred
- Experience in analyzing financial statements and tax returns required
- Ability to maintain confidentiality of records and information
- Have and or acquire the skills in understanding and applying the principles and policies of lending
- Advanced math skills
- Ability to work in stressful situations
- Knowledgeable of Microsoft applications and other computer skills
- Excellent verbal and written communication skills
- Ability to handle multiple priorities and deliver projects within the time guidelines

To apply: Please contact Shellee Maginness at (785)539-9002 or submit resume to shellee@bankwithfarmers.com Equal Opportunity Employer