



UNION STATE BANK
Clay Center, KS
Palmer Loan Officer
Job Description



Email your resume to Brandon Lee at blee@usbcc.com

or call 785-632-3122 to make arrangements.

Company Profile:

Union State Bank (USB) is a rural agriculture-based bank headquartered in Clay Center, Kansas. It has 2 locations in Palmer and Barnes, KS. This community bank thrives off of the success of Clay and Washington Counties and surrounding county customers. As a full-time employee of USB you will work in a family-oriented work environment and be provided health benefits, pension, life insurance and cafeteria plan options.

Job Scope:

This position will be located in Palmer, Kansas. Candidate will be responsible for developing new loan business in addition to servicing existing loan customers while applying sound credit administration procedures in processing loan applications, analyzing records, evaluating collateral, setting loan terms and conditions, and in establishing overall loan workability.

Essential Functions:

- Have a bachelor's degree, preferably in a business-related field.
- Be willing to live and breathe small-town life and heavily involved in the community.
- Be a self-starter, with a desire to work from the bottom to the top.
- Assist with the credit needs of new and current borrowers.
- Originate and service loans within delegated authorities and within policy limits.
- Make loan decisions, including pricing, terms and approvals. Prepare and present loan requests before USB Loan Committee.
- Conduct and interpret simple to complex credit analyses, including balance sheets, income statements, and cash flows to determine creditworthiness.
- Perform loan-servicing tasks, including placing liens, releases and collecting on past due customers.
- Possess excellent public and member relations skills as well as good oral and written communication skills. Strong marketing skills a plus.