



Position Description

Title: Loan Officer
Department: Commercial Lending
Reports to: EVP and CLO

Summary:

Originates, manages, and supervises a portfolio of commercial loans, with the overall objective of maintaining and increasing its asset quality. Develops new and existing business relationships in Andale, Colwich, Mt. Hope, Haven, Burrton, Halstead, Sedgwick, Newton, Inman, Hesston, Yoder, and the surrounding areas.

Primary Responsibilities and Duties:

(The summary of duties and responsibilities listed above are representative of the job requirements but, are not meant to be all-inclusive or prevent other duties from being assigned as necessary.)

- Takes applications for commercial loan business. Reviews customer financial condition and assesses the customer's ability to re-pay the loan. Makes underwriting decisions within approval authority. Completes or directs completion of all loan documents and closes loans.
- Participates in developing lending and deposit business for the company. Calls on clients to expand existing business; calls on prospects seeking opportunities to expand the bank's client base.
- Monitors existing loan portfolio to maintain a high-quality asset base. Maintains up-to-date client files including current balance sheets, profit & loss statements, cash flow projections and all loan documentation.
- Assists in collection of past due loans.
- Assists customers with any loan-related questions and concerns.
- Network and community involvement
- Working with the loan staff and management team to build and maintain relationships.
- Must comply with all bank policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

Position Requirements:

- High school diploma or equivalent required; Bachelor's degree is desired
- Previous experience in financial services, real estate, lending institutions, credit union, or related fields is valuable, but not required
- Relationship, sales, communication, and MS Office skills are needed
- Motivated individual with the ability to work well in a team environment and independently
- Ability to work well with customers and co-workers
- Occasional travel required

Features Include:

- Attractive benefits package
- Pay based on experience

Send resume and inquiries to:

- HR@fnbhutch.bank