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Ag & Commercial Loan Officer

First National Bank of Scott City is seeking a Full-Time Loan Officer to join our team. We are a community bank, founded in 1901, and located in the heart of Southwest Kansas. Our Mission is to provide the most complete, efficient, and competitive financial service possible to our community and customers. First National Bank's core values are Honesty, Commitment and Loyalty.

Position Summary:

- Monitor and manage agricultural, commercial and consumer loan portfolio
- Assess financial condition and strength of applicants
- Make underwriting decisions within the bank's lending policy and limits
- Build and maintain customer relationships
- Assist in the collection of past due loans
- Identify and pursue new loan opportunities

Preferred Skills and Qualifications:

- High School diploma or equivalent required; Bachelor's degree is desired
- Agricultural background or prior ag business or lending experience strongly preferred
- Proficiency in PC skills, with emphasis on Microsoft Suite (Excel, Word, Outlook)
- Conduct and interpret simple to complex credit analyses, including balance sheet, income statement, and cash flow analysis to determine credit worthiness of applicants
- Approve loans and determine appropriate loan pricing and terms
- Prepare and present loan requests at Loan Committee
- Possess excellent public and customer relations skills
- Be willing to live in Western Kansas and be heavily involved in the community

Benefits:

First National Bank offers a very generous benefit package including:

- Company paid BlueCross BlueShield family Health and Dental Insurance Policy
- Vision Insurance
- Life Insurance
- Flexible Spending Account (FSA)
- Employee Stock Ownership Program (ESOP) retirement plan
- Paid time off
- Employee end-of-year bonuses

To apply, send your resume and cover letter to Lisa Ridder at lriddler@fnbscott.com

First National Bank is an Equal Opportunity Employer.

The job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Duties, responsibilities, and activities may change, or new ones assigned at any time with or without notice.

