



Loan Officer

General Summary

The work duties for a Loan Officer include collecting and analyzing information regarding the customer's income, assets, investments or debts and determining which financial products best meets their needs and financial circumstances.

Essential Duties/Responsibilities

- Develop and manage agriculture, commercial, and consumer loans which meet established lending requirements and criteria.
- Be responsible for interviewing loan applicants and collect and analyze financial information in order to determine general credit worthiness of the loan applicant and meet the merit of the specific loan request. This may include making presentations to the loan committee for approval.
- Establish or negotiate, when necessary, the terms under which credit will be extended including cost, repayment method, schedule, and collateral requirements for a particular loan request.
- Responsible for monitoring loan repayment activities and take necessary action to collect on past due accounts. The Loan Officer needs to ensure the protection of the bank's interest in matters of adequate documentation and adherence to bank policy and the various laws and regulations applicable to loan operations.
- Delivers high quality customer service to all customers and coworkers.

Preferred Skills and Qualifications

- High school diploma or equivalent required; Bachelor's degree is desired.
- Two years of similar or related experience (preferred) or a willingness to be trained.
- Be willing to live in Western Kansas and be heavily involved in the community.
- Ability to stay organized and communicate effectively and courteously in a secure environment.
- Proficient with computer equipment and software, including but not limited to Microsoft Office products.
- Possess excellent public and customer relations skills as well as good oral and written communication skills.

First State Bank is an Equal Opportunity Employer.

Contact Brandy Orme, Human Resources Officer, at 308-995-4411 for more information.

Pick up an application from any of our locations or download at [Careers - \(firststatebank.com\)](http://Careers - (firststatebank.com))

Norton

P.O. Box 560
105 W. Main Street
Norton, KS 67654

P: 785.877.3341
F: 785.877.5808

Plainville

P.O. Box 160
120 W. Mill Street
Plainville, KS 67663

P: 785.434.2066
F: 785.434.4783

Hill City

P.O. Box 369
101 E. Cherry Street
Hill City, KS 67642

P: 785.421.2168
F: 785.421.5637

Hoxie

P.O. Box 137
801 Main Street
Hoxie, KS 67740

P: 785.675.3241
F: 785.675.3926

Holdrege

P.O. Box 800
401 East Avenue
Holdrege, NE 68949

P: 308.995.4411
F: 308.995.8371