



**Position Opening:** Ag/Commercial Lender  
**Department:** Commercial Lending  
**Location:** Hugoton, Kansas  
**Status:** FT Salary  
**To Apply:** <https://www.equitybank.com/about/culture/job-opportunities/>

*Jump start your career at **Equity Bank!** We are currently hiring energetic, team oriented, and community focused individuals to join our team! With a team of best-in-class customer service experts, you'll help to build and expand on client relationships, deliver the banking products and services that meet the unique and individual needs of clients, and create and uphold an atmosphere of superior experience and service. At Equity Bank we'll help you invest in your community through volunteer opportunities which align with our company initiatives and core values.*

### **Responsibilities and Expectations**

1. Customer Service
  - Manage and service commercial customer relationships as assigned.
  - Enhance client relationships through regular contact, providing a high level of customer service and demonstrating and understanding for their business and risk profile.
  - Retain clients with acceptable risk profiles.
  - Demonstrate an understanding, concurrence and commitment to bank policies and procedures when managing client relationships.
2. Productivity
  - Meet or exceed loan, fee income and deposit growth goals as agreed and assigned annually.
  - Monitor market conditions and competitor impacts in order to maintain competitive and profitable relationships.
  - Develop and maintain comprehensive knowledge of all commercial products including loans, treasury management, trade service products and deposits to facilitate cross-selling and enhance the client experience.
  - Demonstrate a strong understanding and working knowledge of loan documentation in order to mitigate risk to the bank.
  - Maintain and monitor annual personal plan for growth goals and objectives.
  - Maintains an active calling program for new business development which includes proper planning.
3. Profitability
  - Demonstrate effective behavior in maximizing customer profitability to meet EPS hurdles as defined by the bank annually.
  - Meet or exceed the financial goals set by the bank annually. Specifically, to optimize loan pricing, fee income, and deposit rates.
  - Action oriented driving to deliver results that meet or exceed financial goals set for the individual and the bank.
4. Credit Quality/Credit Administration
  - Maintain acceptable levels of delinquencies/past dues, non-performing loans and criticized/classified assets as defined by the bank annually.
  - Demonstrate strong credit skills in analyzing credit risk within the under writing process. Gather complete and adequate facts/information needed to understand and assess risk, while meeting deadlines as assigned.
  - Communicate potential credit downgrades in a timely and effective manner.
  - Maintain credit and documentation exceptions within acceptable standards as defined and set by the bank annually.
5. Quality of Work
  - Demonstrate consistent quality of work product within the context of ongoing credit analysis and risk management.
  - Exhibits solid time management skills, organization, planning and priority setting in carrying out day to day responsibilities for customer management and business development.

- Demonstrate sound business acumen and technical knowledge for under writing and ongoing risk management.
  - Exhibit strong problem solving skills by providing effective solutions; look beyond the obvious.
6. Interpersonal Skills/Cooperation
- Exhibit strong interpersonal skills to include a cooperative spirit, positive attitude in all interpersonal relationships with co-workers, managers, and subordinates.
  - Contribute to a professional working environment with respect to individual roles and responsibilities. Communicate problems and concerns in a respectful and constructive way.
  - Demonstrate respect and observe rules and act in ethical manner.
  - Build rapport with customers through approachability and a dedication to meeting their expectations and requirements.
7. Perform other duties as assigned or required.

### **Required Skills & Education**

- Bachelor's Degree, equivalent experience may apply
- Lending Experience
- Excellent interpersonal skills and professional manner
- Computer skills, especially the ability to work in Windows based systems
- Maintain a working understanding of and comply with, banking regulations, bank policies, and procedures.

### **Who we are**

Equity Bank, a full-service, \$5 billion community bank, is based in Wichita, Kansas, with 67 bank offices throughout Kansas, Missouri, Arkansas, and Oklahoma.

At Equity Bank, you can find exciting opportunities to challenge you, expand your skills, and reward your contributions. Our employees receive competitive compensation and benefits, while working in an atmosphere that encourages personal and professional growth. We're searching for motivated individuals who are passionate about serving others, learning new technologies, and working as part of a team.

Equity Bank offers a full range of financial solutions, including online and mobile banking, commercial loans, consumer banking, and mortgage loans, treasury management service, the best solutions for your business, and absolutely zero ATM fees, anywhere.

### **What's in it for you?**

We believe your benefits are an important part of your overall compensation package. We work year-round to ensure that we provide our employees with the most up-to-date, competitive program. We thoroughly evaluate our benefit plans and strive to provide quality benefits that support the physical and financial well-being of our employees and their families.

Benefits Available:

- Health, Dental & Vision Insurance
- Group Life & Long-Term Disability Insurance
- Flexible Spending & Health Savings Accounts
- Group Cancer Insurance
- 401(K) Retirement Plan w/ Company Match
- Generous Vacation & Sick Time
- Employee Stock Purchase Plan (ESPP)
- Pet Insurance
- Retail Banking Benefits

### **Find your future at Equity Bank!**

*The above statements are intended to generally describe the nature and level of work to be performed by most people assigned to this job. It is not intended as an exhaustive list of all responsibilities, duties, and requirements.*

**Physical Requirements**

*This position requires standing, walking, bending, and squatting on a regular basis. May require the ability to stoop, kneel, crouch or reach with hands and arms. Requires the ability to carry, lift, move or push up to 25 pounds on an occasional basis. Must be able to talk and listen to others.*

**Work Environment**

*This position regularly works in an office setting. Most of the job duties require the employee to be working with computers and electronic media on a regular basis.*

***Equity Bank is an equal opportunity employer and will not make employment decisions based on an applicant's race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.***