

Helping customers with their financial needs and leading the way in innovation and responsiveness is the core of CoreFirst Bank & Trust's ("CoreFirst") mission. This philosophy, the CoreFirst Way, has guided the bank well for sixty (60) years and sets us apart from competitors.

Position Description:	Commercial Underwriter		
Reports To:	Director of Credit Administration	Department:	Commercial Lending
Supervises:	None	Classification:	Full-Time

🕒 Hours:	8:00 am to 5:00 pm Monday through Friday		
🏠 Location:	3035 SW Topeka Boulevard Topeka, KS 66611	16201 W. 95 th Street Lenexa, KS 66219	
📌 Role:	<p>The Commercial Underwriter is responsible for conducting analyses, structuring and recommendations of commercial and business loans. Primary duties include the independent completion of all aspects of credit analyses that are used to determine the risk profile of existing credits and used for the decision new credit requests or renewals of credit. The Commercial Underwriter must utilize sound judgment in interpreting the content of financial statements, utilize independent judgment in recommending appropriate loan covenants, structure, monitoring requirements, and the presentation of key strengths and weaknesses related to wide variety of credit types. Those individuals regarded as a "Commercial Underwriter" should be viewed as a suitable business partner for the commercial banking deal team. The ability to join on business calls with commercial bankers and business bankers as a representative of the Bank and credit department should be a skill set (or developed skill set) with this role.</p>		
🔗 Apply:	www.corefirstbank.com/careers		
Essential Functions & Responsibilities:	<ul style="list-style-type: none"> • Conducts credit investigations and analyzes information pertaining to commercial, construction, real estate and consumer loan requests using all available sources in order to form opinions for approving or denying commercial loan/lease applications • Determine cash flow and overall financial strength of commercial borrowers using appropriate tax return and financial statement analysis; Possesses the ability to spread financial statements and analyze borrower's historical performance and projections versus industry peers • Able to participate in detailed screening, structuring, and negotiation of loan requests • Able to properly structure financing requests based on the type of request and the borrower's needs • Prepare written credit approval documentation for presentation to appropriate levels of approval authorities • Able to analyze the viability of various types of collateral including accounts receivable, inventory, equipment and commercial real estate to assess proper loan values and sufficiency of collateral coverage • Able to interpret and summarize third party reports such as appraisals, environmental assessments, preliminary title reports, etc. • Able to recommend appropriate monitoring requirements, loan covenants and pre-closing/funding requirements • Follows Bank policies and procedures • Assists in training Credit Analysts I & II in the interpretation of financial statements, the technical aspects of the analysis of financial statements, global cash flow analysis, monitoring requirements, loan covenants, etc. • Provide quality service to internal customers through undertaking risk assessment analysis of various types of lending proposals • Obtaining and analyzing market and industry information as it relates to existing credits and new loan applications <p><i>The position may include other duties as assigned with respect to the overall credit administration and credit health of the Bank. Individuals may be selected for additional responsibilities supporting or leading other functional programs outside of commercial credit considerations.</i></p>		

Education:	Bachelor's degree in Accounting, Finance, Business Administration, or Economics
Experience:	<ul style="list-style-type: none"> • Minimum of 7 years of Credit Analysis or related experience required • Prior commercial credit approval authority strongly preferred (including approval authority for new and existing credits, structure, loan covenants, and risk ratings)
Skills & Abilities:	<ul style="list-style-type: none"> • Thorough understanding of financial statements, including balance sheets, income statements, and statements of cash flow as well as the ability to analyze and interpret the content • Working knowledge of state and federal loan regulations and Bank lending policies • Working knowledge of loan and collateral documentation • Excellent time management skills with the ability to manage multiple and changing deadlines with limited supervision and significant analytical thinking • Dedicated, goal oriented, and an energetic self-starter • Effective verbal and written communication skills • Proficient with Microsoft Word and Excel
Competencies:	Adherence to CoreFirst Values; Respect, Communication, Integrity, Initiative, and Accountability. A secondary focus on internal and external Customers, Compliance, Ethics, Perseverance, and Time Management is also essential.

Physical Requirements:	<p>The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.</p> <p>While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, and walk. Some light physical effort required including ability to lift up to 50 pounds.</p>
Travel:	Travel is negligible
Work Environment:	This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets, and fax machines.
Other:	<ul style="list-style-type: none"> • Applicants must pass a drug screen and background checks • Internal applicants must be meeting the minimum requirements of their current job and submit a cover letter and resume via the employee portal
CoreFirst Employment Practices:	CoreFirst provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, CoreFirst Bank & Trust complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

I, _____, acknowledge by my signature below that I have received a copy of my position description.

 Print Name

I have read and understand my job duties and responsibilities as **Commercial Underwriter**. I further understand that I am responsible for the satisfactory execution of all the duties described therein, under any and all conditions as described.

I can perform the essential function of this position with or without reasonable accommodations? _____ Yes _____ No

I certify that the information provided above is true and complete, and I understand that if the information provided above is false, it may result in denial of employment or dismissal.

 Employee Signature

 Date

 HR Representative Signature

 Date

