



UNION STATE BANK POSITION DESCRIPTION

Position Title: Commercial Lender
Reports To: Kansas Regional President
Status: Salary; Exempt
Location: Wichita, KS

Position Summary: To seek potential clients, individuals, or businesses in need of commercial, real estate and consumer loans. Analyze the borrowing needs of Bank customers and prospects, verify the application to determine creditworthiness, and maintain a loan portfolio that both meets customer requirements and is profitable to the Bank. Refer new deposit and treasury relationships for customers/clients. Utilize proactive sales techniques to help persuade potential customers to do business with the Bank.

Principal Responsibilities and Duties:

- Interview present and prospective clients and analyze financial information obtained from clients to help determine strategies for meeting the client's objectives.
- Actively participate in the bank's Business Development Program.
- Evaluate credit risk of commercial and consumer loan applications and develop appropriate loan structure within the bank's lending limits and consistent with the bank's loan policy and procedures.
- Manage and oversee a loan portfolio to maintain growth, monitor delinquency to work within the bank's guidelines.
- Maintain a high level of customer service through proactive communication with external and internal customers in an effort to achieve overall bank goals and objectives.
- Active in Community Service with an emphasis on serving the disadvantaged segments of the market.
- Service existing loan customers and review documentation to ensure compliance with the bank's policy and procedures.
- Refer new deposit and treasury relationships with customers.
- Sell additional bank services to existing and prospective clients.
- Refer clients to appropriate personnel for assistance.
- Prepare correspondence for credit approval.
- Serve on Internal Loan Committees and other committees, as assigned.
- Monitor collateral and exceptions for officer portfolio.
- Keep up to date with lending regulations and recommend changes that may affect credit decisions.
- Prepare credit memorandums for loan proposals.
- Perform other duties as may be required or assigned.

Supervisor Responsibilities: N/A

Education and Experience Requirements: High School diploma or equivalent required. College degree and advanced banking education preferred. Knowledge of finance, accounting, and economics, as would be acquired through a four-year, college level course of study & continuing education in one of the above fields or equivalent work experience. Thorough knowledge of credit analysis & lending practices. Understanding of laws, rules & regulations affecting banking/lending industry as would be acquired through 5 to 10 years of experience in banking or related field. Valid Driver's License required. Knowledge of finance & accounting principles necessary to provide lending services.

Specific Skills Required: Ability to communicate effectively with people both internally and externally. Background in customer service and sales. Ability to meet deadlines. Ability to identify and resolve problems. Basic computer skills to include proficiency in Microsoft Office programs. Ability to work with all levels within

the organization. Strong people skills required. Must be detail oriented, organized, and able to handle multiple tasks. Able to handle confidential information and positively represent the company.

Competencies: Leadership presence, problem solving, ability to build relationships internally and externally, approachability

System Accesses: Fiserv Precision, Microsoft Office Suite, etc.

Equipment Used: Office equipment which includes computer, multi-line phone system, multi-function unit, and imaging scanner.

Working Conditions: Work is performed in an office environment. Prolonged (90%) sitting and periodic (less than 10% of the time) physical exertion to manually move, lift, carry or push heavy objects or materials weighing up to 50 pounds; Constant and repetitive use of arms and hands below shoulder level for computer usage; This position exists in an office environment requiring the individual to perform normal activities including, but not limited to, lifting, filing, and retrieving, operating office equipment, etc. Travel to other locations will be required.

This job description describes the general nature and level of work performed by the employee assigned to this position. Responsibilities and duties describe those functions considered essential to the performance of the job. This description does not state or imply that these are the only duties and responsibilities assigned to the job. The employee may be required to perform other job-related duties as requested by their supervisor. All requirements are subject to change over time, at the discretion of your supervisor, and to possible modification to reasonably accommodate individuals with a disability.

Union State Bank is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, religion, color, national origin, sex, sexual orientation, gender, identity, age, disability, or status as a protected veteran.

Apply at <https://www.myunionstate.bank/about-us/about-us/career-opportunities>