



Position Description

Title: Loan Officer- Hutchinson
Department: Commercial Lending
Reports to: EVP and CLO
Apply to: www.fnbhutch.bank/careers-at-the-first/

Summary:

Originates, manages, and supervises a portfolio of commercial loans, with the overall objective of maintaining and increasing its asset quality. Develop new and existing business relationships in Hutchinson and the surrounding areas.

Primary Responsibilities and Duties:

(The summary of duties and responsibilities listed above represent the job requirements but are not meant to be all-inclusive or prevent other duties from being assigned as necessary.)

Essential Functions:

- Take applications for commercial loan business. Review the customer's financial condition and assess the customer's ability to repay the loan. Make underwriting decisions within approval authority. Completes or directs completion of all loan documents and closes loans.
- Participates in developing lending and deposit business for the company. Calls on clients to expand existing business; calls on prospects seeking opportunities to expand the bank's client base.
- Monitors existing loan portfolio to maintain a high-quality asset base. Maintain up-to-date client files, including current balance sheets, profit & loss statements, cash flow projections, and all loan documentation.
- Assist in the collection of past-due loans.
- Assist customers with any loan-related questions and concerns.
- Participate in network and community involvement.
- Work with the loan staff and management team to build and maintain relationships.
- Must comply with all bank policies and procedures, applicable laws and regulations, including but not limited to the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.
- Develop and maintain strong customer relationships.
- Other duties as assigned

Updated 07.19.2023



Position Requirements:

- High school diploma or equivalent required; Bachelor's degree is desired
- Previous experience in financial services, real estate, lending institutions, credit unions, or related fields is valuable but not required
- Relationship, sales, communication, and MS Office skills are needed
- Motivated individual with the ability to work well in a team environment and independently
- Ability to work well with customers and co-workers
- Occasional travel required

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