



Citizens State Bank & Trust Company

The Cornerstone of Our Community

POSITION DESCRIPTION

JOB TITLE: Agricultural Loan Officer

LOCATION: Ellsworth, KS

ABOUT CSB&T

We are a locally owned bank in central Kansas with a proud history starting in 1900. We currently have banks in Ellsworth, Lincoln, Delphos, Glasco, and Minneapolis. We value rural areas and are proud to be able to offer exceptional service to our customers with a hometown touch. Our employees are our biggest asset and we value working together as a team to create an inviting place for staff and customers alike.

JOB SUMMARY

Responsible for lending of all types with an emphasis in agricultural. Develop relationships with current and potential bank customers. Analyze financial condition of individuals and businesses applying for credit and make recommendations to the Loan Committee. Provide ongoing monitoring of loan portfolio. Assist customers to provide up-to-date financials, cash flow projections, and all necessary loan documentation. Represent the bank in the community by participating on community boards and organizations, particularly agricultural related.

ADDITIONAL DUTIES

- Assist borrowers with financial analysis
- Manage and service loan portfolio
- Comply with loan policy and procedures
- Cross sell bank products to customers
- Generate board reports as needed
- Complete other duties as assigned

QUALIFICATIONS

- Bachelor's degree in related field (agricultural, finance, accounting, business)
- Extensive knowledge of agricultural practices
- Experience in banking/agricultural lending preferred
- Great verbal and written communication skills
- Efficient with computer and quick learner of software programs
- Detail oriented and able to multi-task
- Highest standard of integrity and confidentiality
- Uses sound judgement
- Self-motivated individual with a desire to serve others

HOW TO APPLY

Please email resume to srathbun@csbanc.com or submit by mail to: Citizens State Bank & Trust Co., Attn: Stephanie Rathbun, PO Box 128, Ellsworth, KS 67439. For more information call 785-472-3141.

Citizens State Bank & Trust Co. is an Equal Opportunity Employer.