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## Ag/Commercial Lending Officer

KCB Bank is seeking an Ag/Commercial Lending Officer primarily responsible for commercial loan production, servicing, collection, profitability and oversight of commercial loans through some existing loans and with a major emphasis on growing the portfolio with new customers. In addition, officer would become a junior member of the bank's executive management team.

### ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Review and manage existing portfolio for proper risk management and maximization of profitability within established bank policies and guidelines. Cross-sales of various bank products and services are expected when applicable.
- Identify and develop new commercial banking opportunities and relationships through active participation in community activities, networking, and providing superior customer service to both new and existing customers.
- Maintain a working knowledge of all current lending regulations, policies, and requirements. Continued learning and application of these regulations and practices is required.
- Assist customers with inquiries and information requests, and resolve complaints relating to commercial loan products and services offered.
- Strive diligently to maintain a quality portfolio with minimal delinquency. Participate in the collection procedures and processes of the commercial loans to assure the timely collection of all delinquent accounts and develop revised loan repayment terms or schedules as necessary.
- Actively seek to gain additional knowledge in the overall management and operation of all areas of the bank.
- Will perform other duties and responsibilities as assigned.

### QUALIFICATIONS:

To perform this job successfully, an individual must be able to perform each essential duty and responsibility with excellence. Individual must have commercial banking experience.

Maintain a high degree of discretion and confidentiality, work independently or within a team environment, possess advanced communication and interpersonal skills.

Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions.

### EDUCATION and/or EXPERIENCE:

Bachelor's degree or lending experience preferred.  
2 Years Lending experience

### OTHER SKILLS AND ABILITIES:

- Must have strong leadership skills including problem solving, listening, positivity, reliability, empathy, team building, creativity and adaptability while living and promoting the mission, core values, goals and objectives of KCB Bank.
- Must have a strong working knowledge of commercial lending, word processing, and database software programs.
- Must have the knowledge and experience relevant to a financial institution including lending, understanding regulatory requirements and risk management.

Please apply at  
<https://kcbank.bamboohr.com/careers/46>