



Real Estate/Consumer Lender II

We are looking for an innovative, dynamic individual to join our team as Real Estate/Consumer Lender II in Salina, Kansas. This professional will solicit and develop a wide variety of consumer and residential mortgage loans. Primarily deals with direct, single-family loans. Typically requires at least 5 years' experience and a loan portfolio of at least 10 million.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES:

- Possesses extraordinary customer service skills and is an excellent communicator that can prospect and build lasting customer relationships.
- Manages a Real Estate and Consumer loan portfolio.
- Facilitates negotiation with customers, both new and existing, according to established standards, such as fees, loan repayment options, and other credit terms. Refers and/or presents loan to loan committee for approval in excess of personal loan approval authority. Ensures loan agreements are complete and accurate according to policy. Assures timely loan closing and funding activities. Maintains updated loan documentation and loan files.
- Seeks networking opportunities with valuable third- party associates and potential clients through community activities, professional organizations, educational workshops and seminars, charitable organizations, and economic and community development organizations.
- Advise borrowers on financial status and payment methods. Represents the bank in local community through active volunteering in community affairs; participates in marketing all the bank's products and services. Assist in daily branch operations including branch coverage, opening, closing and Saturday rotations.

SECONDARY DUTIES AND RESPONSIBILITIES:

- Represents Bank in industry and professional associations, community organizations, local business groups, etc., and promotes Bank's favorable image.
- Collects delinquent accounts in timely manner within bank procedures/processes. Develops/negotiates revised loan repayment terms/schedules as necessary.
- Remains knowledgeable and abreast of guaranteed government loan programs and other conventional financing mechanisms as a vehicle for customers.
- Compliant with bank policies and procedures and federal and state laws/regulations.
- Other duties may be assigned.

COMPETENCIES:

- Ability to communicate well with customers and employees, both verbal and written
- Problem-solving abilities
- Deals professionally with all internal and external customers and assists customers in a courteous, efficient and professional manner

EDUCATION, EXPERIENCE, AND OTHER REQUIREMENTS:

- Formal credit training
- 2-5 years of experience in Real Estate lending or equivalent combination of education and experience
- Bachelor's degree (B.A.) in the field of business, including specific courses in accounting, finance, and economics plus additional bank related training preferred.
- Knowledge of lending regulations and policies
- Business development/sales skills

Responsible for demonstrating service excellence in accordance with The Bank of Tescott’s Vision and Values statements. Our Vision: We are committed to those we serve! Our Values: We are Positively Impactful, Customer Committed, Community Focused, and We Believe We Can Help!

What We Offer:

COMPENSATION & BENEFITS: Starting salary is dependent upon relevant experience. We offer an extensive ultra-competitive benefits package that includes, but is not limited to medical, dental, vision, and life insurance, a health savings account option, an Employee Assistance Program (EAP), a 401(k)-retirement savings plan, and Employee Stock Ownership Plan, discounts on banking products and services, and paid sick, holiday and vacation time, and more.

The Bank of Tescott is an Equal Opportunity Employer

To apply: <https://www.bankoftescott.com/about-us/careers.html> or email resume and cover letter to hr@bankoftescott.com



www.bankoftescott.com
Member FDIC

Generations of Confidence, Relationships for Life

104 S Main Tescott, Kansas 785-283-4217	600 S Santa Fe Salina, Kansas 785-825-1621	2040 S Ohio Salina, Kansas 785-452-9975	202 N Main Lindsborg, Kansas 785-227-8830	101 E Lincoln Ave Lincoln, Kansas 785-524-4458
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