

Position: Commercial Lender

Location: Wichita, KS

Status: FT Salary

About Carson Bank:

Carson Bank was established in 1886 and is a family-owned community bank. We believe in a strong sense of belonging and a familial atmosphere. Our team can expect personalized attention, closer relationships with colleagues, and a genuine commitment to their well-being. There are ample opportunities for professional growth, as we encouraged our teammates to take on diverse roles and responsibilities, gaining a holistic understanding of the banking industry. We prioritize community engagement, allowing our team to make a tangible impact in the areas we serve by supporting small businesses and families. This brings a deep sense of satisfaction and fulfillment, knowing that your work directly contributes to the growth and prosperity of our communities. Working for a family-owned community bank offers a unique blend of camaraderie, community impact, and personal development, making it an enriching and rewarding career choice. If you are ready to make a change in your career, we look forward to hearing from you. Please email us at resume@carsonbank.com.

Position Overview:

Carson Bank is seeking an experienced and dynamic Commercial Lender to join our team. As a Commercial Lender, you will play a pivotal role in our organization, responsible for evaluating loan applications, assessing creditworthiness, and providing financing solutions to our commercial clients. The ideal candidate will possess a strong understanding of commercial lending practices, excellent analytical skills, and the ability to build and maintain strong relationships with clients.

Responsibilities & Expectations:

Loan Evaluation and Analysis:

Review and evaluate loan applications from commercial clients, assessing their creditworthiness, financial statements, and business plans. Conduct comprehensive financial analysis, including cash flow projections, balance sheet analysis, and collateral assessments, to determine loan viability.

Identify potential risks associated with each loan application and develop risk mitigation strategies.

Relationship Management:

Establish and cultivate strong relationships with new and existing commercial clients, acting as their primary point of contact throughout the lending process. Conduct client visits, meetings, and presentations to understand their financing needs, provide guidance, and ensure customer satisfaction.

Collaborate with internal stakeholders, such as credit analysts and underwriters, to gather necessary information and ensure a smooth loan approval process.

Credit Underwriting:

Prepare credit proposals and underwriting packages, presenting the analysis, risk assessment, and recommended loan structures to the credit committee for approval. Adhere to the company's credit policies, regulatory requirements, and lending guidelines during the underwriting process.

Monitor industry trends and economic indicators to stay informed about market conditions and assess potential impacts on loan portfolios.

New Business Development:

Identify and pursue new business opportunities by actively prospecting and acquiring new commercial clients. Collaborate with the marketing and business development teams to enhance the organization's visibility in the commercial lending market.

Participate in industry events, conferences, and networking activities to promote the organization and develop a strong professional network.

Portfolio Management:

Monitor the performance of existing loan portfolios, conducting periodic reviews and identifying potential issues or areas for improvement. Provide guidance and support to clients throughout the loan repayment process, including facilitating refinancing, loan renewals, or modifications when necessary.

Collaborate with collection teams to mitigate risks associated with delinquencies and defaults, implementing appropriate measures as required.

Other Duties may be assigned.

Qualifications and Requirements:

- Bachelor's degree in finance, business administration, or a related field preferred.
- Proven experience as a Commercial Lender or in a similar role within the banking or financial services industry.
- In-depth knowledge of commercial lending practices, credit analysis, and risk assessment methodologies.
- Strong financial analysis skills, with the ability to interpret complex financial statements, cash flow projections, and collateral valuations.

- Excellent communication and interpersonal skills, with the ability to build and maintain relationships with clients and internal stakeholders.
- Proficient in using financial software, loan origination systems, and other relevant tools.
- Familiarity with regulatory requirements and compliance frameworks governing commercial lending.
- Strong business acumen and market awareness to identify opportunities and navigate challenges effectively.
- Proactive, self-motivated, and results-oriented with the ability to work independently and in a team environment.
- High level of integrity and ethical conduct in all business dealings.

Benefits Available:

- Health, Dental & Vision Insurance
- Group Life & Long-Term Disability Insurance
- Flexible Spending Accounts
- Group Cancer Insurance
- 401(K) Retirement Plan w/ Company Match
- Generous Vacation & Sick Time
- Pet Insurance
- Retail Banking Benefits

Carson Bank is an equal opportunity employer.