



*Our people make the difference,
and we put relationships first.*

Job Title: Commercial Loan Officer

Location: Manhattan, KS

About CFNB: At Community First National Bank, we believe in the power of relationships. As a trusted financial partner within our community, we are committed to providing personalized banking solutions that foster growth and success for local businesses. We are seeking a seasoned Commercial Loan Officer who shares our values and is passionate about helping our clients achieve their financial goals.

Position Summary: The Commercial Loan Officer will play a critical role in developing and managing a diverse portfolio of commercial loans. This position requires a strong focus on relationship-building, credit analysis, and delivering exceptional service to our clients. The ideal candidate will have a proven track record in commercial lending, with the ability to identify and capitalize on new business opportunities while maintaining existing relationships.

Key Responsibilities:

- **Relationship Management:** Build and maintain strong relationships with customers, understanding their unique financial needs and providing tailored loan solutions.
- **Loan Origination:** Actively source new business opportunities through networking, community involvement, and referrals.
- **Credit Analysis:** Evaluate financial statements, creditworthiness, cash flow, projections, collateral and risk factors to make informed lending decisions.
- **Loan Structuring:** Develop customized loan structures that align with customers' needs while adhering to bank policies and regulatory requirements.
- **Portfolio Management:** Monitor and manage an existing loan portfolio, ensuring compliance with loan agreements and proactive risk management.
- **Collaboration:** Work closely with internal teams, including loan assistants, credit analysts, and underwriters, to ensure timely processing and approval of loan applications.
- **Community Engagement:** Participate in community events and initiatives to promote the bank's services and strengthen community ties.
- **Cross-sell:** Proactively identify cross-selling opportunities to deliver comprehensive financial solutions for clients (e.g. treasury management, deposit accounts).
- **Economic Trends:** Stay informed on economics trends, competitor services, and market conditions to adapt sales strategies and recommend new products.

Skills and Qualifications:

- Successful experience in commercial lending or a related financial services role.
- Strong analytical skills with a comprehensive understanding of credit analysis, loan underwriting, and risk management.
- Proven ability to build and maintain relationships with clients, business owners, and community stakeholders.

- Excellent interpersonal and customer service skills, attentiveness, information retention, tact, and diplomacy in dealing with both customers and employees.
- Strong communication skills, both verbal and written, with the ability to connect with diverse audiences.
- Strong understanding of banking regulations and compliance requirements.
- The ability to problem-solve and make sound decisions. This may include making on-the-spot decisions regarding customer transactions; weighing customer satisfaction issues with the Bank exposure to loss or fraud, and the ability to think through and rationalize decisions.
- Commitment to confidentiality and ethical handling of sensitive information.
- Ability to adapt to changing priorities and work effectively under pressure.
- Detail oriented, strong organizational skills, and high degree of accuracy.
- Self-starter, ability to work independently.
- Competence with computers, lending software, telephones, and other office machinery.

Education & Experience

- Bachelor's degree in Finance, Business, Economics, or related field preferred.
- High school diploma or GED equivalent required.
- 5-7 years of Commercial and Ag Lending preferred.

The qualifications outlined above reflect the necessary knowledge, skills, and abilities for this role. We are committed to providing reasonable accommodations to support individuals with disabilities in performing essential functions.

*Apply online at
www.cfnb.bank*