



# BANK OF THE PLAINS

## **Commercial & Agricultural Loan Officer – Great Bend, KS**

Bank Of The Plains has a career opportunity for a Commercial & Agricultural Loan Officer. As we grow, we are looking for bright experienced individuals to join our team. This position would be located at our Great Bend, KS branch. The position would be responsible for soliciting, acquiring, and servicing new business from prospective commercial and agricultural loan customers while retaining and expanding existing bank relationships. Administers loan portfolio and complies with applicable company policies and all banking regulations.

Bank Of The Plains offers a competitive total compensation package. Benefits include Health, Dental, Vision, Life Insurance, Long Term Disability Insurance, Flexible Spending Accounts for health and dependent childcare expenses, Paid Vacation, Paid Personal time, Paid Holidays, 401K Plan, and an Employee Assistance Program.

**Essential Functions** include the following. Other duties may be assigned.

1. Leads by example, the culture of the Board of Directors in areas of work ethic, customer service, professionalism, community involvement and maintains the highest regard for the bank's reputation.
2. Develop relationships with existing branch customers individually or in joint efforts with the lending staff.
3. Provide services for commercial and agricultural loans under the guidelines of the Bank's loan policy.
4. Through the banks business development plan, works towards specific goals and leads the research for prospects in the Great Bend market.
5. Approve loans within specified limits, set by the Board of Directors. Presents loans outside of set limits to Loan Committee for approval.
6. Interviews customers and non-customers seeking loans to obtain information for loan applications and to answer questions about the loan application process.
7. Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
8. Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
9. Participates as a member of the Loan Committee and provides recommendations on credit decisions and structuring.
10. Maintains a credit culture where loan policy is adhered to, risk is managed with minimal past dues and technical exceptions.
11. It is expected that scheduled out of bank travel will be needed to inspect collateral (for existing and potential customers) and meet business development goals.
12. Obtain and compile copies of loan applicants' credit histories and other financial Information per bank policy.
13. Handle customer complaints and take appropriate action to resolve them.
14. Negotiate payment arrangements with customers who have delinquent loans.
15. Cross-sell bank services. Market bank products to individuals and businesses, promoting bank services that meet customers' needs.
16. Assist with collection activities to make the process efficient.

17. Approves or denies and collects overdraft checking accounts within delegated authority.
18. Attends advanced bank related training when applicable.
19. Provides exceptional customer service to internal and external customers by accurately and courteously addressing customer questions and processing customer requests.
20. Represents the bank in the local community through active participation in community organizations and present themselves in a professional manner.

### **Qualifications**

- A bachelor's degree is preferred and at least five years' previous commercial and ag lending experience.
- Strong work ethic.
- Able to multi-task and have several projects going on at one time.
- Team player.

For consideration, please complete and return an application to Bank Of The Plains 1000 Adams, Great Bend, KS or forward your resume by email to:

[hr@bankoftheplains.com](mailto:hr@bankoftheplains.com)

Bank Of The Plains is an Equal Opportunity Employer.