



Ag/Commercial Loan Officer

First Heritage Bank, a \$275M multi-branch community bank, is seeking an ag/commercial loan officer for its locations in northeast Kansas. FHB is seeking an individual with an agricultural/commercial lending background and business/analytical experience. First Heritage Bank is willing to provide training and continuing education for an individual with a college degree and two plus years of experience in an ag-related field. Salary and position commensurate with the experience and background of the applicant.

Responsibilities

- Call on current and prospective borrowers
- Evaluate credit worthiness of borrowers
- Interview loan applicants and obtain necessary information to determine loan eligibility
- Prepare projections and presentations for loan prospects
- Complete loan documents and counsel clients on policies and restrictions
- Maintain borrower credit files and make inspections of collateral where necessary
- Assess customer needs, explore various financing options to place borrower in a loan product and/or other banking product(s) that best fit their needs
- Develop referral networks and cross-sell bank products and services
- Go the “extra mile” to build trust relationships, customer loyalty and satisfaction
- Operate in compliance with the banks policies, banking laws and regulations and adhere to lending compliance guidelines
- Other responsibilities as assigned and required by the bank

Preferred Experience

- Work experience as an agricultural/commercial loan officer or an ag related field.
- Familiarity with Microsoft Office and banking applications/software
- Solid understanding of direct/indirect lending products and practices
- Excellent communication and interpersonal skills
- Customer satisfaction orientation and sales competencies
- BS degree in ag finance, ag economics or an ag related field

First Heritage Bank is an Equal Opportunity Employer

Please send resume to:

Nicholas C. Hrencher, Regional President
First Heritage Bank
P.O. Box 188
Seneca, KS 66538