



Agricultural Credit Analyst

First Heritage Bank, a \$275M multi-branch community bank, is seeking an Agricultural Credit Analyst for its locations in northeast Kansas.

We are seeking a Agricultural Credit Analyst to join our growing Financial Institution. The position would entail working directly with existing agricultural lending staff to assist in underwriting, administering, and monitoring all types of agricultural loans. This is a full-time position located in our Seneca, KS branch location.

Responsibilities:

- Perform basic financial analysis, including financial statement spreads, on current and prospective customers of the Bank on an ongoing basis.
- Work with existing loan officers to prepare detailed loan underwriting reports for loans under consideration of the Bank's loan committees.
- Perform all annual credit reviews for existing bank loan clients.
- Monitor and organize regular financial reporting of bank clients.
- Work with the Chief Lending Officer on regular Board of Director reporting for the Bank's agricultural loan portfolio.
- Assist in the preparation of internal real estate evaluations and appraisals, in support of the agricultural real estate loans.
- Shadow existing loan officer staff members on customer and prospect calls to learn sales and relationship building techniques.

Preferred Experience

- College degree, or background, with an interest in agricultural banking.
- Ability to prioritize and multitask.
- Positive and professional demeanor.
- Excellent written and verbal communication skills.
- Eagerness to learn, and an interest in a job which blends finance skills with that of sales.

Compensation: \$52,000 with additional bonus opportunities, along with a full range of employee-sponsored benefits, including paid time off, health & dental insurance, life insurance, among others.

First Heritage Bank is an Equal Opportunity Employer.

Please send resume to:

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

Or Email:

nhrencher@1hbank.com