

At BSB, our success is built by our talented workforce that values integrity, dependability, service, and mutual respect. We pride ourselves on treating our clients, associates, and communities with care. Join a team where your contributions matter and your career can thrive.

The Commercial and Ag Loan Officer will be responsible for the development and management of relationships for the Bank and specifically for the Commercial and Ag Lending portfolio. They will also perform various other functions as assigned by the Market President.

### **Essential Duties:**

Provides services for commercial loans clients under the guidelines of the Bank's loan policies and procedures including but not limited to:

- Identifying and developing new loan and deposit relationships.
- Interviewing clients and prospects seeking commercial and ag loans.
- Collecting and analyzing financial and related data to determine general credit worthiness.
- Structuring loan terms and conditions that meet the client's needs and the Bank's lending guidelines.
- Managing a loan portfolio for adherence to loan terms and conditions including but limited to the timely receipt of required financial information, compliance and annual reviews.
- Reviewing documentation and working with Bank personnel to ensure loan documentation is prepared in accordance with loan approval.
- Monitoring loan repayment activities and taking necessary action to collect from past-due accounts.

### **Requirements:**

- Maintains a thorough knowledge of the features and benefits of all Bank products and services and promotes Bank products that may meet clients' needs.
- Assists in the preparation of Loan Approvals with Credit Management team.
- Works with internal business partners to identify and recommend additional Bank products and services to existing and prospective clients.
- Updates job knowledge by participating in educational opportunities; reading professional publications, maintaining personal networks; participating in professional organizations.
- Coordinates specific work tasks with other personnel within the department and other departments to ensure the smooth and efficient flow of information.
- Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's

compliance with all regulatory requirements, such as, Bank Secrecy Act (BSA) Community Reinvestment Act (CRA), Equal Credit Opportunity Act.

**Skill(s):** Results-driven professional with a strong blend of analytical, interpersonal, and technical expertise. Competent in financial analysis, sales, communication, and negotiation. Adept at building and maintaining client relationships, managing multiple priorities under pressure, and accurately assessing credit risk to drive new business growth and profitability for the bank.

**Education/Training:** A degree in a related field of study preferred; specialized financial analysis training or related training.

**Experience:** A minimum of five (5) years' experience in related positions is preferred.

### **Benefits**

BSB offers a competitive starting wage, with pay starting commensurate with previous experience and salary history. We value work life balance and offer robust paid time off benefits that include paid vacation, sick, personal time, volunteer and maternity to name a few. We also value longevity with our employees and offer a retirement plan that allows employees to participate in planning for a secure financial future in retirement.

- Competitive wages plus excellent benefits
- ESOP/Retirement Plan
- Health/dental/vision insurance
- Company-paid life insurance
- Professional Development
- Paid time off
- Volunteer Leave
- Approximately 11 paid holidays per year

**Interested applicants, please send resumes to:**

careers@bsbks.com

or 2130 S. Ohio St., Salina, KS 67401

*Bennington State Bank is an Equal Opportunity Employer-EOE/Minorities/Females/Disabled/Vets/SO*