



Loan Officer *Job Description*

Job Classification: Exempt, Full-Time
Work Schedule: M-F 8AM-5PM
Reporting Relationship: President
Location: Weir, Kansas

Primary Accountabilities:

CBW Bank, an innovative, dynamic bank, is looking for a Loan Officer. The Loan Officer is responsible for originating, making and servicing all types of loans for the branch located in Weir, Kansas. This position is responsible for developing and managing commercial and consumer loan accounts which meet established lending requirements, and which provide maximum profitability to the bank with minimum risk. The primary responsibility of this position is growing the Bank's loan portfolio in the SE Kansas market. This would be achieved by developing a strong referral network, execution of internally referred loan opportunities and overseeing the existing client portfolio.

You will represent the Bank in the South East Kansas community through active participation in industry relevant community events, conferences and proactive networking. You must enjoy working in a fast paced, results driven environment.

We will reward you for your performance and your accomplishment in achieving the goals as set in the business plan.

The Loan Officer will report to the President or CEO of CBW.

Major Duties:

- Sources and develops new loans for new and existing customers.
- Interviews loan applicants, collects and analyzes financial and related data to determine current credit worthiness of customers and the current merits of existing loans. Information may be obtained by direct inspection of the applicant's business and/or collateral review of interim financial reports and personal interview.
- Prepares consumer, commercial, and real estate loan documents in an accurate and timely manner. Orders any applicable credit reports, title work, appraisals, and/or flood determinations. After all documentation has been executed, files all work in an efficient and timely manner.
- Establishes and negotiates where necessary the terms under which credit will be extended, including the costs, repayment method, schedule, and collateral requirements.
- Monitors existing loan portfolios to ensure proper risk ratings and early identification of problems. Takes necessary action to collect from past due accounts.
- Develops new business by contacting prospects and customers. Cross-sells bank services.
- Prepares internal and external reports for management, compliance, and regulators.
- Adhere to CBW Bank's compliance policies and procedures applicable to duties.
- Participates in community affairs to increase CBW Bank's visibility and to enhance new business opportunities.
- Performs additional duties as assigned.

Required Qualifications:



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- Undergraduate degree in a business or finance related field.
- A minimum of two (2) years of experience within the banking industry or loan department.
- Willing to live within driving distance of and maintain strong ties to the local community.
- Ability to obtain SAFE Act NMLS designation.
- Extensive knowledge of all lending, banking concepts, and applicable regulations and procedures.
- Advanced written, oral, interpersonal and negotiating skills with ability to recognize and respond to sales opportunities.
- Ability to communicate clearly and professionally through both verbal and written skills with customers in English.
- Ability to organize, multi-task, plan and set priorities to meet deadlines with minimal supervision.
- Proficient computer experience with advanced knowledge of various computer programs necessary to open accounts.
- Ability to pay close attention to detail and to make reliable and prompt decisions using available information.
- Ability to effectively work with both internal and external customers.
- Demonstrate good work habits, maintain a professional appearance and attitude and follow policies and procedures.
- Must project a friendly, courteous, patient and professional image at all times, even under adverse conditions.
- Demonstrate poise, tact and diplomacy with the ability to handle sensitive and confidential information and situations.

Physical Demands:

- Ability to sit for extended periods of time.
- Ability to read computer screens and email, mail and talk on the phone.
- Ability to lift up to twenty-five (25) pounds.

Work Environment:

- Professional and deadline-oriented environment in an office setting.
- Interaction with staff and customers.

Additional Duties:

Additional duties and responsibilities may be added to this job description at any time. The job description does not state or imply that these are the only activities to be performed by the employee(s) holding this position. Employees are required to follow any other job-related instructions and to perform any other job-related responsibilities as requested by their supervisor.

Contact:

Please submit resume and cover letter to jobs@cbwbank.com