



Kaw Valley State Bank

AND TRUST COMPANY

Wamego · St. Marys · Clifton

785-456-2021

1015 Kaw Valley Park Circle
Wamego, KS 66547

www.kvsb.com

Agricultural & Commercial Loan Officer

Location: Wamego, KS

Employment Type: Full Time

Position Summary:

The Agricultural & Commercial Loan Officer is responsible for developing, originating, and managing a portfolio of agricultural and commercial loans. This role focuses on building long term relationships with farmers, ranchers, agribusinesses, and local commercial clients while ensuring sound credit quality and compliance with bank policies. The officer will balance growth objectives with risk management, contributing to the overall success of the bank and the communities it serves. We believe community involvement is essential to the success of the officer and KVSb.

Key Responsibilities:

- Develop new business and expand existing relationships within the agricultural, small business, and commercial sectors.
- Originate, structure, and close a variety of loans, including operating lines of credit, equipment financing, and real estate secured loans.
- Conduct detailed financial analysis, including cash flow, collateral evaluation, and repayment capacity for both agricultural and commercial borrowers.
- Maintain and service an existing loan portfolio, including annual reviews, renewals, and ongoing risk monitoring.
- Perform farm and business visits to assess operations, collateral, and management practices.
- Structure loans in accordance with bank policy, regulatory requirements, and sound lending practices.
- Prepare comprehensive credit presentations and loan packages for approval.
- Monitor market trends in agriculture and commercial industries, including commodity prices, input costs, and economic conditions.
- Ensure compliance with all federal and state banking regulations and internal credit policies.
- Collaborate with loan operations to ensure efficient processing and closing.
- Represent the bank in the community through networking, local events, and industry involvement.



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Qualifications:

- Bachelor's degree in Agricultural Economics, Finance, Business, or related field preferred.
- 3+ years of lending or financial analysis experience in agricultural, commercial, or rural banking environments preferred, but not required.
- Understanding of agricultural operations, including crop and livestock production cycles.
- Experience analyzing commercial financial statements and tax returns.
- Knowledge of loan structuring, collateral valuation, and credit risk assessment.
- Strong interpersonal and relationship building skills.
- Ability to work independently while managing multiple client relationships and deadlines.
- Proficiency in computer skills and ability to learn loan origination systems and financial analysis tools.

Core Competencies:

- Credit analysis and underwriting expertise
- Relationship management and business development
- Knowledge of agricultural economics and market cycles
- Risk management and loan structuring
- Strong communication skills
- Attention to detail and regulatory compliance

Performance Expectations:

- Achieve annual loan growth and portfolio quality targets.
- Maintain acceptable levels of past dues, delinquencies, and charge offs.
- Build and retain strong client relationships resulting in repeat and referral business.
- Deliver accurate, well documented credit presentations with minimal exceptions.
- Actively contribute to the bank's reputation and presence in the local community.

Work Environment & Schedule:

- Combination of office based work and field visits to farms, ranches, and business locations.
- Travel within the local and regional market is required.
- Standard business hours

Apply by sending your resume to Saige Brown

sbrown@kvsb.com

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