



STOCKGROWERS
STATE BANK

Community Bank Loan Officer-Silver Lake

Position Summary

The Loan Officer is responsible for developing and maintaining customer relationships while originating and analyzing all types of business and consumer loans. This position serves as a trusted financial advisor to customers and promotes the bank's products and services to support the financial needs of individuals, businesses, and agricultural operations within the community.

As a representative of a community bank, the Loan Officer is expected to demonstrate exceptional customer service, strong ethical standards, sound lending judgment, and active involvement in community activities.

Essential Duties and Responsibilities

Loan Origination and Portfolio Management

- Develop and maintain relationships with existing and prospective customers.
- Interview loan applicants to determine creditworthiness and borrowing needs.
- Analyze financial statements, tax returns, credit reports, collateral, and other supporting documentation.
- Structure loan requests in accordance with bank policies and regulatory guidelines.
- Prepare complete loan presentations and recommendations for approval.
- Monitor and manage an assigned loan portfolio to ensure quality and compliance.
- Conduct annual loan reviews and maintain accurate loan documentation.
- Identify and address potential problem loans and work with management on resolution strategies.

Customer Service and Business Development

- Serve as a primary point of contact for customers regarding lending and financial needs.
- Cross-sell bank products and services, including deposit accounts, and other banking solutions.
- Participate in community events, business organizations, and networking opportunities to promote the bank.
- Maintain a high level of customer satisfaction through responsive and professional service.
- Build strong relationships with local businesses and community members.
- Proactively identify and pursue new clients through networking and referrals to achieve growth

Compliance and Risk Management

- Ensure all lending activities comply with federal and state banking regulations, internal bank policies and objectives.
- Participate in internal and external audits and examinations as required.
- Stay current on lending regulations, industry trends, and market conditions.

Additional Responsibilities

- Assist with special projects as assigned.
- Participate in training and professional development opportunities.
- Support the bank's mission, values, and commitment to community banking.



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Qualifications

Education and Experience

- Bachelor's degree in finance, Business, Accounting, or related field preferred.
- Equivalent combination of education and banking experience may be considered.
- A minimum of 2 years of experience in lending.
- Knowledge of banking operations and financial analysis preferred.

Skills and Abilities

- Strong analytical and financial assessment skills.
- Excellent communication and interpersonal abilities.
- Ability to build and maintain customer relationships.
- Strong organizational skills and attention to detail.
- Ability to exercise sound judgment and make informed lending decisions.
- Proficiency in Microsoft Office and banking software systems.
- Ability to maintain confidentiality and handle sensitive information.

Working Conditions

- Primarily office environment with regular customer interaction.
- Occasional travel within the bank's market area.

Performance Expectations

Success in this position is measured by:

- Growth and quality of the loan portfolio.
- Customer satisfaction and retention.
- Compliance with lending policies and regulations.
- Business development and community involvement.
- Contribution to the bank's overall financial performance and strategic goals.

The Loan Officer is expected to uphold the highest standards of professionalism, integrity, and customer service while supporting the bank's commitment to serving the communities of Kansas.

Features & Benefits

- Benefit package includes: health insurance, flexible spending account (FSA), long-term disability, company paid life insurance, 401(k) retirement plan with company match, paid time off (PTO), and more

To apply, email your resume to: hr@stockgrowers.biz or www.stockgrowers.biz

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