THE CITIZENS NATIONAL BANK

Agriculture/Commercial Loan Officer

The Citizens National Bank is a family-owned community bank seeking an Agriculture/Commercial Loan Officer at our Concordia, Kansas location. Prior ag and/or commercial lending experience strongly preferred, but not required. Competitive base salary and commission with excellent benefits package including paid vacation, sick leave, paid life insurance, health insurance, production incentives, and 401(k) retirement plan.

Responsibilities:

- Build and cultivate relationships with existing and prospective customers.
- Integrate in the community to network and develop relationships that improve the community while growing the Bank.
- Manage existing $10,000,000 loan portfolio, including ongoing communication and follow up with customers. Customers relationships that include ag production, ag real estate, M&E, commercial, and operating line of credit customers that range up to $3,500,000.
- Maintain relationships with clients, realtors, appraisers, title companies, vendors, and agents to build strong, reliable, and trustworthy partnerships in the community.
- Provide detailed written narratives for loan structure design, terms, and compliance with all underwriting, regulatory, legal, and pricing standards for review by bank staff and regulators.
- Timely coordination and processing of approved loans to ensure loans are processed according to agreements, customer needs, regulatory and legal requirements, and lending policies.
- Maintain customer credit files to meet financial underwriting requirements and regulatory requirements.
- Complete on-site visits and annual inspection reporting.
- Maintain a high level of confidentiality, while working independently or with a team to provide leadership to Bank personnel.
- Future advancement and bank management potential within 5-7 years.

Qualifications:

- Five years of ag and/or commercial lending experience preferred.
- BS or BA college degree preferred.

- Farm background or thorough understanding of production agriculture.
- Understanding of ag/commercial lending regulatory requirements.
- Ability to work independently as well as a contributing loan officer team member.
- Strong attention to detail and focus on quality and accuracy.
- Exceptional communication skills.
- Strong Microsoft Office software skills, with emphasis on Excel and Word.
- Ability to learn and use various technology and information systems.

Applicants may visit our Career Opportunities website or send resume to:

The Citizens National Bank
Attn: Phil Gilliland
P.O. Box 409
Concordia, KS 66901

The Citizens National Bank is an Equal Opportunity Employer.

www.thecnb.bank/Career-Opportunities