



The following position is now available at Peoples Bank and Trust in McPherson. Please follow the instructions at the end of this notice to apply.

POSITION TITLE

Loan Officer (Full Time – Exempt)

ROLE

The Loan Officer works directly with clients to assess their eligibility for loan products and recommend consumer, commercial, and agricultural lending solutions that best meet their personal or business needs. This position reviews and analyzes loan applications to independently evaluate, approve, and/or recommend credit requests in accordance with bank policies and lending guidelines. The Loan Officer is also responsible for preparing and maintaining required loan documentation to ensure compliance with applicable regulations and internal policies.

ESSENTIAL FUNCTIONS

This position is responsible for the following functions:

- Evaluate application data to advise prospective borrowers on commercial, agricultural, and consumer loan products best suited to their individual or business needs
- Assist customers in completing initial loan applications; review submitted applications for accuracy and completeness, and request additional information as needed
- Verify information and financial history provided, including obtaining credit reports from major credit reporting agencies
- Analyze loan applications and assess borrower creditworthiness; approve, deny, modify, or recommend decisions on loan requests in accordance with established lending guidelines
- Approve loans within assigned lending authority and refer loans exceeding approval limits to management for further review and approval
- Ensure loan agreements are completed in accordance with bank policies and procedures; calculate and explain payment schedules and loan terms to customers
- Explain lending products, credit options, and related bank services to prospective and existing customers
- Maintain accurate lending records, credit files, and supporting documentation
- Develop and maintain a strong referral network within the local community, including builders, real estate agents, and other business partners

Various other duties as assigned

QUALIFICATIONS

EDUCATION/CERTIFICATION: Bachelor's degree in Business, Finance, or related field preferred
High School Diploma or equivalent required

REQUIRED KNOWLEDGE: Full knowledge of loan services offered by Peoples Bank and Trust, understanding of all PBT policies and procedures related to loan services provided, functional understanding of reports required to maintain and track outstanding loans, and a sound understanding of business finance principles and advisement

EXPERIENCE REQUIRED: 2+ years banking experience preferred

SKILLS/ABILITIES: Attention to detail, strong written and verbal communication skills, self-motivation, self-management, ability to consistently follow through on tasks, problem solving, organized, analytical, interpersonal, customer relationship building, time management, computer literacy, strong ability to multi-task

How to Apply:

All interested individuals are welcome to apply for this job opportunity. To apply, you may submit your application using the following link:

<https://peoplesbank.bamboohr.com/careers/274>