



Title: Commercial/AG Lender

Location: Cheney, KS

Role Description The Commercial/AG Lender is a full-time, on-site role based in Cheney, KS, responsible for originating, underwriting, and managing commercial and agricultural loans. Day-to-day duties include meeting with current and prospective customers, assessing credit needs, collecting and analyzing financial information, and preparing loan proposals. The role involves monitoring loan portfolios for performance and risk, ensuring compliance with bank policies, regulations, and SBA guidelines where applicable. The lender will work closely with internal teams to support loan processing, documentation, and closing, while providing responsive, professional customer service. This position also includes participating in community and business development activities to grow the bank's commercial and agricultural relationships.

Qualifications

- Strong underwriting and credit analysis skills, with the ability to evaluate financial statements and collateral for commercial and agricultural loans.
- Customer service and relationship management skills, including the ability to communicate clearly, build trust, maintain long-term client relationships and grow new business.
- Solid finance and banking knowledge, including cash flow analysis, risk assessment, and familiarity with loan regulations and compliance.
- Experience with loans across commercial and agricultural segments, including origination, structuring, monitoring, and portfolio management.
- Bachelor's degree in finance, business, agriculture, or a related field, or equivalent relevant experience in commercial/AG lending.
- Ability to work on-site, collaborate with colleagues, and participate in local business and community activities in Cheney, KS.
- High level of integrity, attention to detail, and organizational skills, with proficiency in standard banking and office software.
- Various other duties as assigned

The Citizens State Bank of Cheney, Kansas offers a competitive compensation package and comprehensive benefits for full-time positions.

To apply for this position, please send resume with cover letter and salary requirements to Human Resources, Citizens State Bank of Cheney, Kansas, 306 N Main PO BOX 509, Cheney, KS 67025 or e-mail to moshea@csbcheneyks.com.

www.csbcheneyks.com

Equal Opportunity Employer Statement:

The Citizens State Bank of Cheney, Kansas is an Equal Opportunity Employer. In compliance with the Kansas Act Against Discrimination (KAAD) and federal guidelines, we prohibit discrimination and harassment of any kind based on race, color, sex, sexual orientation, religion, national origin, ancestry, age, disability, pregnancy, genetic information, veteran status, or any other protected characteristic under applicable local, state, or federal laws.