



TITLE: Commercial Lender
LOCATION: Salina, Kansas

Job Summary

Perform all facets of commercial and real estate lending with the potential to cover other lending types as necessary. Duties include interviewing, loan analysis/underwriting, record checking, loan decisions, preparation of some loan documents, and delinquencies. Participate in business development, community involvement and officer call program for existing and potential customers.

General Job Description

- Establish and negotiate the terms under which credit will be extended, including the costs, repayment method and schedule and collateral requirements.
- Complete loan papers; extension forms.
- Monitor loan repayment activities and take necessary action to collect from past due loans.
- Ensure the protection of the bank's interests in matters of adequate documentation and adherence to bank policy and the various laws and regulations.
- Maintain active loan portfolio, including collection needs and growing the loan portfolio.
- Develop an understanding of bank products and services to cross-sell and provide a full-service financial plan for your customers.
- Identify and act on opportunities to grow loan portfolio. Expand branch outreach to surrounding communities.
- Interview loan applicants and collect and analyze financial and related data to determine the general creditworthiness of the prospect and the merits of the specific loan request. Approve or decline these requests.
- Responsible for business development by calling on existing and prospective customers on a regular basis.
- Work collaboratively with other officers.
- Participate in community affairs to increase the bank's visibility and to enhance new business opportunities.
- Other duties as assigned by supervisor

Qualifications

- A bachelor's degree in business or related studies
- 3-5 years of financial experience, lending experience beneficial
- Understand credit and have a strong desire to develop new business
- Basic knowledge of loan products, policy, procedures, documentation and systems
- Sound judgment, strong interpersonal, verbal and written communication skills
- Ability to multi-task, organize, and be detail oriented
- Confident and self-motivated
- Above average Microsoft Office and math skills required.

First Bank 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, First Bank Kansas, PO Box 1337, Salina, KS 67402-1337 or e-mail to mdavidson@firstbankkansas.com.