CoreFirst Bank & Trust
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*Helping customers with their financial needs and leading the way in innovation and responsiveness is the core of CoreFirst Bank & Trust's ("CoreFirst") mission. This philosophy, the CoreFirst Way, has guided the bank well for over sixty (60) years and sets us apart from competitors.*

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| Position Description: | **Commercial Banking Officer** | | |
| Reports To: | Commercial Market President - Topeka | Department: | Commercial Lending |
| Supervises: | NA | Classification: | Full Time - Exempt |

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| **Hours:** | Mon-Fri 8:00am-5:00pm and other days and hours as needed | |
| **Location:** | Headquarters | 3035 SW Topeka Blvd.<br>Topeka, KS 66611 |
| **Role:** | Responsible for identifying new business opportunities, analyzing credit worthiness, and managing a diverse portfolio of business loans. | |
| **Apply:** | www.corefirstbank.com/careers | |
| **Essential Functions & Responsibilities:** | • Business Development: Proactively identify and pursue new business clients through networking, referrals, and cold calling to achieve production goals.<br>• Relationship Management: Act as the primary contact for a portfolio of clients, providing tailored solutions and cross-selling bank products like treasury management and deposit accounts.<br>• Loan Structuring: Interview applicants to understand their financial needs and structure loan proposals (e.g., CRE, C&I, or SBA loans) that align with both client goals and bank risk policies.<br>• Community Presence: Represent the bank at civic events and through community involvement and maintain a strong "Center of Influence" (COI) network of CPAs, attorneys, and real estate brokers.<br>• Portfolio Oversight: Monitor the ongoing financial health of borrowers, manage loan renewals, and ensure all credit files remain current and compliant.<br><br>*Please note this description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time with or without notice.* | |
| **Experience:** | • Minimum of five years previous banking experience required – commercial lending or real estate lending experience required. | |
| **Education:** | • High school diploma or equivalent required<br>• Bachelor degree in Business or Finance required | |
| **Skills & Abilities:** | • Sales Acumen: A proven track record in "prospecting" for new business and closing complex deals.<br>• Credit Knowledge: Ability to perform basic credit analysis and interpret financial statements to assess risk.<br>• Communication: Strong interpersonal and negotiation skills to explain complex terms to business owners | |
| **Competencies:** | Adherence to CoreFirst Values: Respect, Communication, Integrity, Initiative, and Accountability. A secondary focus on internal and external Customers, Compliance, Ethics, Perseverance, and Time Management is also essential. | |

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| **Physical Requirements:** | The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.<br><br>While performing the duties of this job, the employee is regularly required to talk or hear. The employee is frequently required to sit, stand, and walk. Some light physical effort required. |
| **Travel:** | Travel is primarily local during the business day, although some local evening and weekend travel may be expected. |
| **Work Environment:** | This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, copy machines, filing cabinets, and fax machines. |
| **Other:** | • Applicants must pass a drug screen and background checks<br>• Internal applicants must meet the minimum requirements of their current job and submit a resume via the employee portal |
| **CoreFirst Employment Practices:** | CoreFirst provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, color, religion, sex, national origin, age, disability or genetics. In addition to federal law requirements, CoreFirst Bank & Trust complies with applicable state and local laws governing nondiscrimination in employment in every location in which the company has facilities. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training. |

I, _____, acknowledge by my signature below that I have received a copy of my position description.
Print Name

I have read and understand my job duties and responsibilities as a **Commercial Banking Officer**. I further understand that I am responsible for the satisfactory execution of all the duties described therein, under any and all conditions as described.

I can perform the essential function of this position with or without reasonable accommodations? _____ Yes _____ No

I certify that the information provided above is true and complete, and I understand that if the information provided above is false, it may result in denial of employment or dismissal.

_____

Employee Signature Date HR Representative Signature Date

*Revised 4/2026 KR*