



Commercial Lender

Full-Time | De Soto, KS

Pay: \$50,000.00 - \$150,000.00 per year

Join the TriCentury Bank team as a Commercial Lender! This role will be responsible for developing new commercial relationships in the market as well as expanding on existing business. Compensation will be dependent on the individual's ability and experience. The position is located at the Bank's headquarters in De Soto, KS, but the candidate may need to travel to the Bank's other locations in Spring Hill, KS and Lawrence, KS as needed.

Responsibilities include:

- Maintain a high asset quality portfolio by effectively monitoring borrower repayment and loan financial condition.
- Foster relationships with existing customers and seek new business to build referral network.
- Interview prospective borrowers to understand their financial needs and recommend appropriate loan products.
- Must possess a strong understanding of financial spreads and analysis.
- Understand and comply with Bank regulatory requirements & standards.
- Underwrite credit memos and prepare various credit-related reports.
- Responsible for assigning risk ratings to loans based on performance and financial condition.
- Positively represent the bank at local community events (chamber meetings, business openings, etc.)
- Assist with training & mentoring staff in loan department such as credit analysts and management trainees.

Job Qualifications/ Required Skills and Abilities:

- Bachelor's degree in business, finance or related field or equivalent experience.
- Proven ability to underwrite complex credits and negotiate terms and conditions with sophisticated borrowers.
- Minimum of 2 or more years of experience in financial institution lending exhibiting increased level of responsibility and performance.
- Knowledge of lending compliance, policies, and procedures is essential.
- Broad understanding of other Bank products and services.
- Exhibit a strong understanding of the operations of various types of businesses.

- Maintain a substantial and growing loan portfolio with regard to quantity and quality.
- Superior written and verbal communication skills.
- Exhibit and maintain high degree of professionalism.
- Maintain high degree of confidentiality and integrity.
- Ability to communicate effectively and professionally.
- Strong attention to detail.
- Strong PC, web, database/Excel knowledge as required.

Benefits:

- Health, dental and vision insurance
- Paid Time Off (PTO)
- Simple IRA retirement plan w/ bank match
- Flexible Spending Account (FSA)
- Life insurance
- Disability insurance

Schedule:

- In-Person | Monday to Friday

If you are interested in applying, please send your resume to Karisa Thompson at kthompson@tricentury.com. You may also complete an application at any of our locations. For questions, you may email Karisa Thompson or call 913-583-3222.

TriCentury Bank is an Equal Opportunity Employer.