



An Equal Opportunity Employer

POSITION TITLE: Loan Officer – Benton County, IN

SUMMARY

The incumbent is responsible to originate quality loans, analyze applications, determine customers' credit worthiness, and maximize profits while adhering to the bank's policies and safeguarding the assets of the bank. Evaluate, authorize, or recommend approval of commercial, real estate, Ag or other loans. Advise borrowers on financial status and methods of payments. Position is one of integrity and confidentiality, in addition, incumbent will follow all Bank policies and procedures and all regulatory policies and procedures.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

Call on customers and prospects to develop and maintain business relationships; maintain calling effort as prescribed by CLO and recording calls in designated programs/system/s.

1. Attain goals set by Chief Lending Officer.
2. Approve or deny loan applications as outlined by bank loan policy and within credit authority.
3. Prepare and present summaries of loan applications, outside credit authority, to the appropriate committee for consideration.
4. Originate and manage a quality loan portfolio.
5. Market and promote bank products to individuals and firms, promoting bank services and products that may meet the clients' needs
6. Explain to clients the different types of loans and credit options that are available, as well as the terms of those services.
7. Work with clients to identify their financial goals and find ways, through bank services and products, to help them meet those goals.
8. Obtain and compile copies of loan applicant's credit histories, corporate financial statements, and other financial information.
9. Analyze potential loan markets and develop referral networks in order to locate prospects for loans and other bank products.
10. Service delinquent accounts; including but not limited to, one-on-one contact with clients prior to account delinquency, negotiating payment arrangements, etc
11. Support and cooperate with lending staff and other bank employees.
12. Attend webcasts, seminars, and other training as appropriate; in addition, complete all Bank eLearning courses in timely manner.
13. Willingness to take on new responsibilities and challenges.
14. Participate and be active in bank and community activities.

EDUCATION AND EXPERIENCE

Bachelor's degree (B.A. or B.S.) from four-year college or university and seven (7) years of related experience and/or training; or equivalent combination of education and experience. -Attendance at IBA or similar Lending School.

