



Opening Commercial/Agricultural Loan Officer

Date: March 3, 2025
Position: Commercial/Agricultural Loan Officer
FLSA Status: Exempt
Salary: Starting wage \$65,000-\$120,000/year DOQ
Benefits: Eligible
Hours: Mon - Fri 8 am - 5 pm, Additional hours will be necessary.
Location: Waverly

Position exists to service an existing commercial and agricultural loan portfolio and generate high quality new loan and deposit relationships. Must possess a strong working knowledge of lending, understanding financial statements, cash flows and tax returns.

Essential Functions

- Manage and further develop an existing loan portfolio.
- Generate and develop new commercial and/or agricultural relationships.
- Originate, underwrite and analyze credit requests ensuring proper structure to meet client needs and minimize credit risk.
- Prepare and present credit presentations based upon the bank's internal policy and regulatory guidelines.
- Participate as a member of the bank's credit committee.
- Understanding of SBA and FSA lending programs.

Qualifications

- Bachelor's degree in agribusiness, business administration or finance.
- Minimum 3 years of commercial and/or agricultural lending experience.
- High level of personal accountability, strong credit knowledge and analytical skills.
- Excellent communication and overall customer service skills.

We offer a competitive salary and generous benefits package including health, dental, PTO, paid holidays and 401(k) plan.

Citizens State Bank of Waverly is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, age, pregnancy (including childbirth, lactation and related medical conditions), mental or physical disability, and veteran status or any other classifications protected by federal, state or local law.

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