

Midstates Bank
Ag/Commercial Loan Officer

Location: Harlan

Job Status: Fulltime

FLSA Status: Exempt

Report to: VP Branch Manager

Amount of Travel Required: 25-50%

Work Schedule: M-F; Outside hours as needed

Job Purpose:

The role of the Ag/Commercial Loan Officer is to develop/administer an effective calling program along with managing Ag/Commercial loan accounts that meet established lending requirements that will provide maximum profitability to the bank at minimum risk. The calling program will target prospective customers in conjunction with the bank's strategic plans to gain market share. Additionally, the program will incorporate calls to existing customers to promote new or additional services with Midstates Bank. The Ag/Commercial Loan Officer will actively seek out opportunities to increase Midstates Bank's customer base, in accordance with Midstates core values and service standards.

Essential Functions:

Community

1. Establish and maintain a visible presence in all market areas.
2. Attend community activities and represent the bank in a positive manner.
3. Keep abreast of community trends and outside community innovations and best practices.
4. Makes sales calls to key accounts in each market area.

Sales Program

1. Call on Existing and Prospective Ag/Commercial clients to funds deposit and loan goals.
2. Track and report results through 360 sales calling program and to VP – Branch Manager.

AG/Commercial Lending Functions

1. Interviews loan applicants, and collects and analyzes financial and related data to determine the general creditworthiness of the prospect and the merits of the specific loan request.
2. Establishes, and negotiates where necessary, terms under which credit will be extended, including the cost, repayment method, and schedule and collateral requirements.
3. Collects and analyzes information that reflects the current creditworthiness of customers and the current merits of existing loans. May obtain information through direct inspection of the applicant's business and/or collateral, review of interim financial reports, personal interview, and other means.
4. Monitors loan repayment activities and takes necessary action to collect from past-due accounts.
5. Advise customers, where possible, concerning business management and financial matters.

6. Develops material for and makes loan presentations to the executive committee where required.

Additional Duties:

1. Make recommendations for new or improved products and services through identifiable needs of the customers.
2. Other duties as assigned by Midstates Bank Management.

Skills and Qualifications:

Strong interpersonal skills, financial diagnosis, financial skills, client relationships, client contact skills, prospecting skills, selling to customers needs, closing skills, reporting skills, product knowledge, computer skills in Microsoft Office products.

Education:

High school diploma or equivalent plus additional training equal to 4-year college or comparable work experience.

Experience:

The Ag/Commercial Loan Officer must be an active member of the Midstates Bank community with a commitment to a successful sales culture within the bank. The officer must have a thorough knowledge of the banking products and services offered at Midstates Bank. The Ag/Commercial Loan Officer must have the ability to refer business to the proper bank officers and staff when it is outside the expertise of the Ag/Commercial Loan Officer.

Midstates Bank has reviewed this job description to ensure that essential functions and basic duties have been included. It is not intended to be construed as an exhaustive list of all functions, responsibilities, skills, and abilities. Additional functions and requirements may be assigned by supervisors as deemed appropriate.