



## 2022 Summer Internship Ag / Commercial Banking Credit Analyst

### Start Your Career in Banking at Midstates Bank

Our 12-week training curriculum allows students to gain first-hand exposure to what a career as a credit analyst is like. Interns become part of a team that includes individuals from sales, loan support, and credit functions working toward common goals.

**Internships will begin late May 2022. Start/end date is flexible based on school schedule.**

### What does the program offer?

Our internship program allows students to gain first-hand exposure to what a career in community banking is like. We participate in the Iowa Banker's Association Internship Program, providing opportunities to network with community bankers and interns throughout the state of Iowa. Our internships often turn into full-time employment opportunities for students! Learn more about [internship](#) and [career](#) opportunities.

As an Intern, you'll

- get paired with a formal mentor
- get hands-on experience solving client and business needs
- assist with generating and servicing commercial, agricultural, and real estate loans
- support communities where we live and work
- interact with senior executives
- attend social and professional development events through Iowa Bankers
- work within a multi-discipline team and receive dynamic on-the-job training
- develop business acumen through onsite client visits
- receive high-level training in areas such as deposit, operations, compliance, management, consumer lending, and audit.

### What are we looking for?

As we look to building a pipeline of future leaders for Midstates Bank, we look for individuals who possess the following qualities:

- Junior students pursuing a bachelor's degree in accounting, agribusiness, finance, economics, business, or other related field with a minimum GPA of 3.0 or higher.
- Understanding of financial statements and associated analysis is a plus.
- Possess excellent analytical ability, enjoy making individual decisions and can process information quickly.
- Our best interns are eager to learn, self-starters, excel at thinking on their feet while making prudent credit decisions.
- Ability to travel on a minimum basis.

## Want to be challenged?

Gain experience analyzing local businesses across a variety of industries by evaluating credit, economic conditions, & financial situations. As a credit intern you will perform the same activities that a full-time analyst does. This includes:

- Learn Midstates Bank's loan policy, analysis software and overall credit culture.
- Perform financial and credit analysis on multi-million dollar loan applications.
- Support business development efforts including joint sales calls with loan officers.
- Assist loan officers with performing and reporting collateral inspections.
- Prepare credit memorandums for loan applications.
- Assist in document preparation and closing of all types of loans.
- Monitor loan progress and communicate to loan officers for follow-up action.
- Learn deposit products and related account services and technologies.
- Participate in compliance training.
- Contribute to the positive image of the bank through participation in community activities.

## Who we are you ask?

We are a community bank dedicated to building sustainable communities, businesses, and producers. Our brand promise, "More Options, More Service, More Willing," underpins everything we do.

Midstates Bank has grown into a \$600 million financial services company with more than 100 employees and 10 locations – Council Bluffs, Avoca, Harlan, Kingsley, Le Mars, Minden, Missouri Valley, Mondamin, Neola and Sergeant Bluff.

Midstates Bank is proud to be locally owned and operated. [Learn more](#) about Midstates Bank by visiting [midstatesbank.com](http://midstatesbank.com).

## Questions?

Want help deciding which internship is best for you? We can help you navigate various internship positions and locations. Contact our intern coordinator for more information:

### **Bridget Epperson**

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*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.*