

## **Midstates Bank Loan Officer**

**Location:** Avoca, Iowa

**Job Status:** Full-time

**FLSA Status:** Exempt

**Report to:** Branch Leader/President

**Amount of Travel Required:** 25-50%

**Work Schedule:** M-F Weekends as needed

### **Job Purpose:**

The primary role of the Loan Officer is to develop client relationships, analyze credit, and service agricultural loans in accordance with Midstates core values and service standards.

### **Essential Functions:**

Develop and implement a strategy for identifying and calling on new prospective clients.

Assist analyst in gathering and analyzing prospective and current customer's historical and projected financial information on WebEquity software.

Assist analyst with preparation of credit memos that accurately describe the credit needs, background, historical performance, and projections for a prospective or current client.

Present loan requests to Officer Loan Committee and Executive Officer Loan Committee.

Serve as a member of the Officer Loan Committee that approves loan up to \$500,000 for Ag loans and \$500,000 for commercial loans. Makes recommendation to Executive Loan Committee on all loans exceeding loan limits set for Officer Loan Committee.

Assist in developing new participant banking relationships to participate on loans originated and serviced by Midstates Bank.

Service an existing Ag/Commercial loan portfolio of \$20 million and grow loans through new business development.

Maintain a loan portfolio that achieves quality standards set by the bank

Assist Avoca Branch location in implementing strategy for new deposit growth.

Document all sales and servicing calls on the 360 tracking program.

Participate in civic activities to promote growth and development of the community and a positive image for the bank.

**Skills and Qualifications:**

Financial Diagnosis, financial skills, client relationships, client contact skills, prospecting skills, selling to customers needs, closing skills, reporting skills, product knowledge, computer skills in WebEquity software and Microsoft Office products.

**Education:**

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

**Experience:**

3 years previous bank experience in agriculture lending.

Midstates Bank has reviewed the 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.