



Position: Commercial/Agricultural Loan Officer
FLSA Status: Exempt
Hours: 8-5, M-F
Location: Waverly, MN

Immediate opportunity at \$66MM community bank located 30-40 minutes west of the metro area. Ideal candidate will desire to work in a traditional community bank servicing existing \$44MM commercial and agriculture loan portfolio and manage a commercial lending team. A strong working knowledge of commercial and agriculture lending including analysis of borrower's business cash cycles, cash flows and tax returns is required.

Essential Functions

- Supervise, develop and mentor commercial and agriculture lending team
- Ability to independently apply established policies and guidelines
- Possesses strong evaluation skills to review borrowers financial situation
- Makes recommendations based on credit and financial analysis
- Manage all aspects of the borrowing relationship
- Passionate about serving customers and developing relationships
- Understands USDA, SBA and FSA lending programs
- Known for positive character, interpersonal, and leadership traits

Education and Experience

- Bachelor's degree in agribusiness, business administration or finance
- Minimum 5-7 years of commercial and agricultural lending experience in community bank
- Thorough understanding of regulatory and compliance requirements
- High level of personal accountability, strong credit knowledge and analytical skills

Compensation

- Competitive base salary and benefits

Citizens State Bank of Waverly, chartered in 1907, is a family-owned community bank with a branch office in Montrose. Rated 5-Stars by BauerFinancial for the past five years. The bank has always been community-oriented and continues to be strong, safe, and secure.

Please submit a cover letter and resume to deez@bankwaverly.com or mail to Citizens State Bank of Waverly, Attn: Dee Zajicek, 609 Pacific Ave., P.O. Box 68, Waverly, MN 55390.

Citizens State Bank of Waverly is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. Member FDIC.

EOE m/f/v/d

03/27/2017