



**Position:** Commercial/Agricultural Loan Officer  
**FLSA Status:** Exempt  
**Hours:** 8 am - 5 pm, M-F Additional hours will be necessary  
**Location:** Waverly, MN

Immediate opportunity at \$100MM community bank located 30 minutes west of the Twin Cities metro area. Ideal candidate will desire to work in a traditional community bank providing excellent customer service by servicing an existing commercial and agricultural loan portfolio and generating high quality new loan and deposit relationships.

### **Responsibilities**

- 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.
- Possess strong evaluation skills to review borrower's financial situation.

### **Education and Experience**

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

### **Compensation**

- Competitive base salary and benefits including medical, dental, paid time off and 401(k).

Citizens State Bank of Waverly, chartered in 1907 has always been community-oriented and continues to be strong, safe, and secure.

Please submit a cover letter and resume to [brianm@bankwaverly.com](mailto:brianm@bankwaverly.com) or mail to Citizens State Bank of Waverly, Attn: Brian Matzke, 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.

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