



Opening Commercial Loan Officer

Date: February 22, 2024
Position: Commercial Loan Officer
FLSA Status: Exempt
Benefits: Eligible
Hours: Mon - Fri 8 am - 5 pm, Additional hours will be necessary.
Location: Waverly

Position exists to service an existing commercial loan portfolio and generate high quality new loan and deposit relationships. Must possess a strong working knowledge of lending, understanding financial statements, cash flows and tax returns.

Essential Functions

- Comprehends lending operations activities.
- Applies established policies and guidelines to credit applications.
- Originate, underwrite, and analyze credit requests ensuring proper structure to meet client needs and minimize credit risk.
- Recommends and negotiates terms based on credit and financial analysis.
- Manages all aspects of the borrowers' relationship.
- Committed to providing exceptional customer service and developing relationships.

Qualifications

- Bachelor's degree in business administration or finance.
- Prior experience with commercial, consumer and retail lending experience; preferably in a community bank environment.
- Solid understanding of lending regulatory and compliance requirements.
- High level of personal accountability and regard for confidentiality.
- Solid analytical skills and credit knowledge.

We offer a competitive salary and generous benefits package including health, dental, PTO, paid holidays and 401(k) plan.

Citizens State Bank is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, sexual preference or orientation, gender identity, national origin, disability, veteran status, and all other protected statuses.
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