



POSITION: *Commercial Lending Officer*

LOCATION: South Bloomfield

SALARY: Commensurate with experience/Full-time salaried position with benefits

GENERAL SUMMARY:

- KNB is looking for an experienced Commercial Lender who will grow and service a commercial and agricultural loan portfolio on an ongoing basis in the South Bloomfield and surrounding areas. The Commercial Lender will develop new relationships through prospective customer calling and will represent KNB at various agricultural-related community functions.

PRIMARY DUTES:

- Serves the needs of commercial and agricultural customers seeking term loans or lines of credit. Interviews loan applicants to develop information concerning their businesses, needs, desires, abilities, and earnings to determine whether a loan is an acceptable risk. Makes decisions on loans while adhering to KNB's lending policy.
- Follows current loans and lines of credit to ensure conformity with terms and to gain knowledge of developing customer trends. Monitors loan payments and initiates the collection process.
- Calls on potential or existing customers to develop new business and increase existing business.
- Develops a marketing plan to grow existing customers' business through direct mail and telephone.
- Represents the Bank at various community functions.

MINIMUM QUALIFICATIONS:

- College degree in Business or Finance preferred, and minimum of 5 years of commercial/agricultural lending required.

OTHER REQUIREMENTS:

- Excellent communication skills
- Excellent interpersonal and customer service skills
- Good Organizational Skills
- Ability to act with integrity, professionalism, and confidentiality
- Thorough understanding of the lending process
- Proficient with Microsoft Office Suite

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