

The Farmers State Bank of Brush – Job Description

Job Title: Akron Loan Officer

Reports to: President

Updated: September 12, 2024

SUMMARY

Examines, evaluates and authorizes or recommends approval of customer applications for lines or extension of lines of credit, commercial loans, real estate loans, consumer credit loans, or ready credit accounts by performing the following duties.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following:

- Interviews applicant and requests specified information for loan application.
- Analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan.
- Corresponds with or interviews applicant or creditors to resolve questions regarding application information.
- Work with Bank approved loan appraisers for necessary documents.
- Approves loans within specified limits
- Prepare loan request packets to submit to Loan Credit Committee for approval.
- Ensures loan agreements are complete and accurate according to policy.
- Work with customers for credit advances and modifications.
- Do collateral inventory and inspections.
- Analyzes potential loan markets to develop prospects for loans.
- May need to work or train in the Brush branch at times.
- MAINTAIN CONFIDENTIALITY OF BANK INFORMATION AT ALL TIMES.

OTHER RESPONSIBILITIES

Daily open and close facility using security procedures.

Monitor facility HVAC system

Monitor facility security cameras

Fill in for Tellers when needed.

Other duties may be assigned.

PHYSICAL REQUIREMENTS

May entail sitting for extended periods of time. Light lifting up to 35 pounds. Working under deadlines. Manual dexterity required for use of computer keyboard, photocopier, scanner, telephone and other office equipment. Requires normal range of hearing and eyesight to record data electronically and to communicate with customers.

EDUCATION and/or EXPERIENCE

Bachelor's degree in Finance, Business or Ag Related Field. Requirement of a minimum of 3 years related banking experience or other financial related experience. Must be pleasant, well organized, and attentive to detail. High level of computer use required. Advanced knowledge of Word and Excel is a plus. Demonstrate a high level of integrity, mathematical skills, reasoning ability and work ethic. Self-motivated and strong degree of flexibility. Reliable and punctual attendance.

SALARY AND BENEFITS:

- Salary Depending on Experience
- Monday – Friday (8:00 am – 5:00 pm) 40 hour week
- Health Insurance after 60 days of employment – Employee pays a portion
- Life Insurance of \$25,000.00
- 401K after 2 months of employment – 5.50% maximum match + 3.0% Safe Harbor Contribution
- Paid Vacation - 10 days per year Sick Leave – 6 days per year Personal Time Off – 2 Days per year
- Paid Federal Holidays
- Long Term Disability Coverage

I have read, understand and am able to perform the duties and responsibilities of this position.

Name

Date