

CUSB BANK

Commercial/Agricultural Loan Officer

About Us

Over 125 years of business growth, innovation and profitability define this Iowa based banking enterprise. Locally owned with the intent to stay independent, we proudly serve Northeast Iowa with a very strong commitment to our customers. We are one of the largest independent banks in Northeast Iowa. Our commitment to customer service, business strategy, and a dynamic board of directors has proven to be the ideal combination for progressive financial success.

CUSB Bank has **doubled** in size the last ten years. We have added two new locations in the last ten years. We currently have five offices and continue to expand our presence.

We are poised for future growth and we have an ideal working environment for those who thrive in a family-oriented community and want to be recognized for performance and innovation. Comprehensive benefits include healthcare, profit sharing, and 401k with company match.

CUSB Bank provides an excellent work environment with development opportunities for employees. Caring for our employees is a way of doing business here.

Position Summary

The Commercial/Agricultural Loan Officer is responsible for originating, underwriting and closing secured and unsecured commercial and agricultural loans in accordance with established lending objectives, policies and procedures; establish and maintain positive relationships with existing and potential customers, by performing the following duties. Responsible to support the bank's strategic objectives by performing duties to the highest of standards set forth by management.

Responsibilities

- Interview applicants and requests specified information for loan application; applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan application; analyzes applicant financial status, credit, and property evaluation to determine feasibility of granting loan; and corresponds with or interviews applicant or creditors to resolve questions regarding application information.
- Compiles loan package and facilitates negotiation with applicant according to established standards, such as fees, loan repayment options, and other credit terms; refers loan to loan committee for approval; ensures loan agreements are complete and accurate according to policy; assures timely loan closing and funding activities.
- Utilize government programs when deemed necessary to meet customer's credit needs.
- Assists customers with inquiries and information requests, and resolves complaints relating to loan products and services offered.

- Participate in the collection procedures and processes of the loan officers to assure the timely collection of all delinquent accounts and develop revised loan repayment terms or schedules as necessary.
- Establish and maintain positive working relationships with loan businesses and other organizations to provide information regarding the lending programs and policies.
- Participate in the Bank's business development activities, represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.

Other Duties

- Become an active and visible member of the Osage community including joining a service organization and supporting Bank outreach efforts to promote the Bank's favorable image.

Requirements

- Bachelor's degree (B. A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics; or seven years related banking experience; or equivalent combination of education and/or industry experience.
- Ability to read, interpret, and simplify technical and complex information
- Must be detail-oriented and have excellent interpersonal, oral, and written communication skills
- Highly self-motivated with ability to work independently
- Must possess high ethical standards and maintain the strictest confidentiality
- Effective presentation skills are necessary
- Ability to organize and prioritize workload to meet deadlines
- Ability to operate the following equipment: PC and printer, telephone, calculator, copy and fax machines
- Working knowledge of Microsoft Office software
- Ability, availability and willingness to work additional and/or unconventional hours as demanded by the workload
- Willingness to attend outside schools and seminars as needed

Work Environment

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Benefits

We offer a competitive salary and comprehensive benefits program, including medical, prescription drug, dental, vision, 401k with company match, life insurance, paid time off, and profit sharing.

CUSB Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.