

# **PREMIER Bank**

## **JOB POSTING**

Premier Bank is committed to providing Equal Opportunity in Employment. The Organization is continually trying to improve recruitment, employment, development and promotional opportunities for its employees. Our selection decisions are based on job related factors and are not on the basis of race, color, religion, sex, age, national origin, handicap, or veteran status.

**POSITION:** Commercial Relationship Banker / Commercial Lender  
**POSITION #:** 61- 213  
**LOCATION:** Main Office – 15301 W 87<sup>th</sup> St, Lenexa, KS  
**DEPARTMENT:** Commercial Banking  
**REPORTS TO:** Senior Lending Officer

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### **POSITION SUMMARY:**

Originate, process, and service the credit needs of businesses and professionals within the marketplace and maintain and solicit related depository accounts and other fee-generating services as it relates to Private/Commercial Loans.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

- Maintain current knowledge and consistent compliance with Bank Secrecy Act (BSA) requirements.
- Service credit needs of customers and prospects requiring visits; obtain financial and other information; perform or coordinate credit analysis; approve credit within approved lending limit; make loan presentation and recommend approval to Bank Loan Committee where required; negotiate terms and conditions such as rates, collateral, guarantees, loan agreements, and other documentation.
- Apply ongoing administration and review of the credit until ultimate collection, including on-going monitoring and grading of credit.
- Detect potential problems and applies techniques of problem loan administration.
- Expand customer base through networking and sales calling. Solicits the business of non-borrowing customers as well as loan customers. Maintains product knowledge to generate credit, deposit and fee business.
- Responsible for daily management of the retail loan portfolio, including, but not limited to, credit quality; compliance with the bank's policies and procedures, and applicable laws and regulations; and management of past due loan status. Assumes overall responsibility for the consumer loan portfolio.

### **JOB REQUIREMENTS:**

- Minimum 3-5 years of experience in private/commercial lending required.
- Ability to analyze credit and underwrite risk for private/commercial loans.
- Likely portfolio size of approximately \$15MM to \$20MM consisting of approximately 70-100 credits.
- Must be knowledgeable in understanding financial cash flow reporting.
- Four year college or university program certificate; or 3-5 years related experience and/or training; or equivalent combination of education and experience.

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Internal Transfer Applications are available on the Sturm Banks intranet site.  
External Applicants may apply at [www.premier-bk.com](http://www.premier-bk.com).

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**EQUAL OPPORTUNITY EMPLOYER**