



Loan Officer

SECURITY BANK & TRUST COMPANY

Winsted, MN

Security Bank & Trust Co. is looking for a Full Time Loan Officer to provide financial services to Winsted & the surrounding community. This role will include administration of a loan portfolio, servicing it as needed, and the development of new business through calling on existing and potential customers. We take pride in our bank and its communities and expect staff to represent the Bank in community activities. This position offers a great benefits package with the potential for advancement in a growing and successful community minded bank.

ESSENTIAL DUTIES AND RESPONSIBILITIES *include the following: Other duties or tasks may be assigned as required. Management may modify, change or add to the duties of this description at any time without notice. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

- Greet all customers pleasantly and make them feel welcome and comfortable.
- Promote the improvement of Security Bank & Trust Co. through quality customer service, knowledge and promotion of products, professionalism in conduct and diligent work ethic.
- Loan analysis on new and existing credit line.
- Supervision and service of assigned loans.
- Maintain loan files ensuring compliance with file documentation (current financials, site inspections, etc...)
- Preparation and presentation of loan request for new and existing customers.
- Adherence to lending policies and procedures. Help assess transactions with respect to Loan Policy, working with senior staff to identify exceptions and the underlying mitigating factors that create acceptable loan risk.
- Willingness to work on community projects.
- Identify sources of repayment and assess reasonableness of repayment sources; review incoming financial data to keep abreast of changes in the borrower's financial condition.
- Proven work ethic is a must.

Education and Experience: Prior banking experience and college degree preferred. High School diploma required.