



## **Junior Loan Officer**

SECURITY BANK & TRUST COMPANY

Glencoe, MN

Security Bank & Trust has an opening for a Full Time Junior Loan Officer to service our Glencoe location. We are looking for a results-oriented individual who can generate new business and referrals and assist our senior loan officers in creating and closing loan packages. The position would involve all types of lending with the focus on consumer, agriculture and commercial.

Lending or mortgage industry experience is not required but is a tremendous asset. We want individuals that love their community, are detail oriented, and are passionate around helping others succeed. If you are tenacious, driven, and want a career that allows your communication and interpersonal skills to truly shine, please start your application today.

### **Responsibilities**

- Consult with potential loan applicants - answer questions and provide additional information about home loan products to create personal relationships
- Gather financial information to assist with loan applications, prepare loan files, and assess applicants' financial situation and eligibility
- Communicate with the senior mortgage loan officer / MLO to make a recommendation of which mortgage loan products are best suited depending on applicant's financial status
- Monitor sales pipeline, meet sales expectations, get referrals, and generate new business opportunities
- Interface between loan processor, senior loan officer / mortgage loan originator, underwriter, commercial/ag lender or mortgage banker, and realtors on behalf of the applicant as needed to ensure a successful loan transaction

### **Qualifications**

- High school diploma or equivalent required; Bachelor's degree is desired
- Previous experience in financial services, real estate, lending institutions, credit union, or related fields is valuable, but not required
- Knowledge of guidelines for loan programs and various types of loans such as SBA, commercial loans, HELOC, etc. is an asset, but not required
- Superb relationship, sales, communication, and MS Office skills are needed • Ability to work in a team environment

*The position offers a benefits package with the potential for advancement in a growing and successful community minded bank.*