

Loan Officer

Wray State Bank

Location: Wray, Colorado

Salary: \$68,000-\$85,000 Annually Depending on Experience

To apply, please send resume to ahardwick@wraystatebank.com.

Mission Statement:

Wray State Bank and its branches are community banks dedicated to providing exceptional financial products and services to its local communities and customers while meeting the goals of its stockholders and creating a rewarding work place for its employees.

Responsibilities:

- Maintain lending relationships with existing customers
- Seek new relationships with potential customers
- Explain to customers the different types of loans available
- Develop and analyze all types of credit information
- Approve within delegated authority loan structures pricing and conditions on loan transactions
- Use past knowledge to understand each customer's current financial position to provide workable alternatives to solve problems
- Ensure all files are maintained in a secure environment to protect borrowers' data
- Participate in training as scheduled
- Attend community events, industry meetings, and volunteerism activities to promote the bank and demonstrate community commitment
- Prepare credit analysis on assigned portfolios
- Facilitate loan closings and assure proper documentation is received and maintained in file
- Inspect and evaluate collateral
- Facilitate the bank's strategic plan with management
- Work with and help supervise other support staff
- Analyze, prepare, and present reports as needed for management and board use
- Manage all other responsibilities as designated by management and Board of Directors

Qualifications:

- Bachelor's degree in business administration, finance, accounting, or Ag related field **OR** 3+ years prior experience in an equivalent field **OR** experience sufficient to perform the responsibilities as outlined above
- Knowledge of financial statements and accounting practices
- Excellent customer service and collection skills to handle situations which require assertiveness and discretion
- Ability to collaborate with team members
- Ability to listen and recognize customer problems and determine a resolution

- Excellent oral, written, organizational, and interpersonal communication skills
- Knowledge of appropriate banking laws and regulations
- Bilingual is preferred not required

Work Hours:

Anticipated work schedule is Monday - Friday 8:00am – 5:00/5:30pm (varies) and participation in Saturday rotation of 8:00am - 12:00pm.

Competitive compensation package and benefits including:

- 401k/ESOP match
- Health Insurance
- Life Insurance
- Paid Holidays
- Paid Time off (PTO)

******MUST HAVE SATISFACTORY BACKGROUND CHECK INCLUDING CREDIT HISTORY******