



Farmers State Bank

Farmers State Bank is seeking applicants for a Business Development Officer, calling within Elkhart County. This position is to generate new business through lending of bank funds in a profitable and safe manner and cross-selling other bank products and services to both new and existing clients.

Below is a job description for the Business Development Officer position that is available. Please direct any questions to the Human Resources Department at (260) 463-7111. Applications for this position can be submitted at any Farmers State Bank location.

Job Requirements:

- Bachelors Degree in business or related field preferred.
- 5-8 Years commercial lending experience.
- Good written and verbal communication skills.
- Ability to analyze financials and other legal/business documents.
- Sales ability and/or training.

Essential Job Functions:

- Generate new loan business by calling on new and current clients to discuss their financial needs, gathering pertinent data, making on-site visits and making the loan decision or presentation to the proper committee.
- Cross-sell bank products and services along with primary lending responsibility.
- Be an ambassador for the bank representing the bank in community activities including business, charitable, civic and social.
- Provide complete information for timely preparation of loans to the credit department for presentations to proper committee and make recommendations.
- Review all documentation preparation to ensure that the bank's collateral positions are safe.
- Monitor individual loan portfolio for delinquent loans and documentation deficiencies and keep files updated with all appropriate information.
- Provide financial counseling and Blue Button service to prospective and existing clients.
- Provide support to branch or loan processing personnel regarding loan requests or document preparation.
- Participate in workshops, seminars and training as required.
- Any other items as assigned by supervisor.

Physical Demands and Work Environment:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential job functions of this position, the employee is regularly required to sit, stand, talk, hear, walk, use hands and fingers, handle or feel objects, and reach with hands and arms. This position requires regular use of a computer. The employee must be able to travel between branch locations on a regular basis. The noise level in the work environment is usually light to moderate.

Equal Opportunity Employer