

C US BANK

Job Description

Job Title: Senior Vice President and Senior Lending Officer
Reports To: President and Board of Directors
FLSA Status: Exempt
Pay Status: Salary
Division: Credit
Location: Cresco
Prepared Date: 2011

About Us:

Over 124 years of business growth, innovation and profitability define this Iowa based banking enterprise. Locally owned with the intent to stay independent, we proudly serve Northeast Iowa with a very strong commitment to our customers. We are one of the largest independent banks in Northeast Iowa. Our commitment to customer service, business strategy, and a dynamic board of directors has proven to be the ideal combination for progressive financial success.

C US Bank has **doubled** in size the last 10 years. We have added 2 new locations in the last 10 years.

We currently have five offices and continue to expand our presence. Our current loan volume approaches the \$250 million dollar range. We specialize in our service by providing local processing, underwriting, and closing in each of our branches to ensure a smooth loan transaction from start to finish.

We are poised for future growth this and we have an ideal working environment for those who thrive in a family-oriented community and want to be recognized for performance and innovation. Comprehensive benefits include healthcare, profit sharing, deferred compensation, 401k and lucrative bonus options.

C US Bank provides an excellent work environment with development opportunities for employees. Caring for our employees is a way of doing business here. In 2011, the Des Moines Register voted C US Bank as one of the Top Thirty Employers in the State of Iowa! C US Bank was nominated by its own staff of 92 and growing.

Key Responsibilities:

1. Responsible for lending function and the internal, independent review of Bank's loan portfolio on a continuing basis in order to prevent or reduce loan losses
2. Assures documentation is in compliance with loan committee approvals as well as State and Federal Regulations
3. Assists in the detection of deterioration in loan quality
4. Review and ensure compliance policy objectives are met
5. Applicant will administer their own portfolio of moderate size
6. Job currently involves supervision of nine lenders
7. Participate in the Bank's business development activities, represent the Bank in industry and professional associations, community organizations, local business groups, etc., and promote the Bank's favorable image.

Other Responsibilities:

- 1) Manage the lending function and the internal, independent review of Bank's loan portfolio on a continuing basis in order to prevent or reduce loan losses

- 2) Administer and maintain quality control of Lending, Loan Review and Credit department specifically Ag and Commercial loans
 - a) Examine files systematically for adequacy of credit and collateral documentation, regulatory compliance, and loan policy conformance; reviews technical exceptions and deficiencies
 - b) Identify problem loans, make recommendations for assignment to 'watch loan list' reviewed quarterly with Board of Directors, discuss status of problem loans with President and Senior Lending Officer and make recommendations, identify loans meeting non-accrual or charge-off criteria.
 - c) Analyses quarterly the adequacy of the allowance for loan and lease losses for discussion with the Board of Directors
 - d) Training in loan products and procedures for lending personnel
 - e) Identify insider loan transactions.
 - f) Review annual loan, lease and evaluation policies with Board of Directors and Loan Officers
- 3) Assists in the detection of deterioration in loan quality
- 4) Assures documentation is in compliance with loan committee approvals as well as State and Federal Regulations
- 5) Applicant will administer their own portfolio of moderate size:
 - a) Interview applicants and request specified information for loan applications; request appraisals, applicant credit reports, background checks, reference checks, and other information pertinent to evaluation of loan application
 - b) Analyze applicant financial status, credit, and property evaluation to determine feasibility of granting loan
 - c) Interview applicant or creditors to resolve questions regarding application information.
- 6) Review and ensure compliance policy objectives are met
- 7) Job currently involves supervision of nine lenders
- 8) Supporting and following banks retail sales culture (Haberfeld Performance Checking)
- 9) Serve as contact person with Bankers Bank
- 10) Prepare periodic studies of various portions of the loan portfolio including past due reports, concentrations of credit, etc
- 11) Develop and maintain an environment of motivation and effective communication and incentives.
- 12) Position requires the ability to work before or after normal business hours, including Saturdays, to meet deadlines and attend various meetings.
- 13) Assist in the development of manuals and supporting documentation to accomplish tasks/duties inherent in this position.
- 14) Attends monthly compliance and audit committee and technology committee meetings.
- 15) Attends weekly meetings for setting rates on CD's and open time accounts.
- 16) Attends quarterly ALCO meetings with BPS.
- 17) Serve as head contact with examiners on safety and soundness exams.
- 18) Maintain educational and professional expertise through attendance at job related seminars, conferences and workshops and involvement in professional, civic, and community groups in leadership positions.

Requirements:

- 1) Ability to read, analyze, and interpret and technical journals, financial reports, and legal documents.
- 2) Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the business community.
- 3) Ability to write speeches and articles for publication that conform to prescribed style and format.
- 4) Ability to effectively present information to top management, public groups, and/or boards of directors.
- 5) Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and

geometry.

- 6) Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists.
- 7) Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
- 8) Bachelor's degree from four-year college or university
- 9) 10 years experience in commercial and ag lending
- 10) Past supervisory experience
- 11) Must have the ability to operate the following equipment: PC and printer, telephone, calculator, copy and fax machines.
- 12) Must have working knowledge of the following software programs: word processing, spreadsheets, and database management.

Physical requirements:

- 1) Employee is regularly required to sit and talk or hear.
- 2) The employee frequently is required to use hands to finger, handle, or feel and reach with hands and arms. The employee is occasionally required to stand; walk; climb or balance; and stoop, kneel, crouch, or crawl.
- 3) The employee must occasionally lift and/or move up to 10 pounds.
- 4) Specific vision abilities required by this job include close vision, and ability to adjust focus.
- 5) The noise level in the work environment is usually moderate.