



Independence BANK



Banking on the Hi-Line

HAVRE • MALTA • GLASGOW • POPLAR • SCOBAY • CONRAD

Chief Credit Analyst POSITION SUMMARY

As an exemplary community bank, we are looking for an outgoing individual who shares in our unmatched commitment to the Hi-Line. This individual will primarily be responsible for Independence Bank Credit Department in the creation and development of a leadership program for our credit analysts and as a guide for our future loan officers for the Bank. Over time, lead this department, train future lenders and assist in the creation of new markets, products and services for our agricultural and commercial loan portfolio.

ESSENTIAL DUTIES AND RESPONSIBILITIES

This individual will be a key element in the development and future oversight of our Credit Training Department. Will be responsible for training Credit Analysts, Lender Trainees, Jr. Lenders and/or any new employees of the Lending Department as directed by management. This includes all branches of Independence Bank, some travel is required for this position. Training duties to include credit file maintenance, credit underwriting and credit compliance of individual loan(s) and loan files. Consider looking into the creation of products or analytics that allow for the use of SBA, MBOI & other secondary markets for commercial lending. Will be required to help create a more standardized process and approach to FSA lending and investigate the development of Secondary Market lending options for our Agriculture portfolio, i.e., long term fixed rate loans for high net-worth individuals (Farmer Mac). Will be responsible for understanding and complying with Bank loan related policies and procedures.

EDUCATION and/or EXPERIENCE:

Bachelor's degree in business or related field; 5-10 years previous banking and/or related experience and/or training

CERTIFICATES, LICENSES, REGISTRATIONS:

Must possess a valid driver's license.

For a full job description and physical demands, please contact the Human Resources Department. Independence Bank EEO/Employer/Vet/Disabled