



# Independence

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## BANK

### Ag/ Commercial Lender Position Summary

Independence Bank has chosen to focus on one thing: Serving our communities with the utmost dedication. Our philosophy of sustained growth and our lending practices are all based on the needs of the families, farmers, and businesses.

As an exemplary community bank, we are looking for an outgoing individual who shares in our unmatched commitment to serve our communities.

This motivated individual will be responsible for administering equal credit opportunity lending activities in accordance with established lending policies and procedures to minimize portfolio losses, maintain consistent underwriting standard, and ensure uniform grading and credit quality standards.

#### **ESSENTIAL DUTIES AND RESPONSIBILITIES**

- Process, underwrite and approve loans and lines of credit with the lowest risk possible to the Bank. Will ensure to provide the most exceptional customer experience by overseeing loan process from origination to close and will provide and maintain on-going communication to customers and business partners.
- Analyze information from both internal and external sources to determine credit worthiness of borrowers.
- Responsible for proper completion of loan authorization request forms and that they are adequately supported for submission to the appropriate In-House, Executive loan committee, or Senior Lender.
- Participate in community affairs to increase the Bank's visibility and to enhance personal growth and business development opportunities.

#### **QUALIFICATION REQUIREMENTS:**

##### **EDUCATION and/or EXPERIENCE:**

Bachelor's degree in business or related field; three to five years previous lending experience. A person with an AG background is preferred.

**LOCATION:** Must live in/ relocate to designated branch

##### **CERTIFICATES, LICENSES, REGISTRATIONS:**

Must possess a valid driver's license.

#### **To Apply**

Please visit our website at: [Career Opportunities - Independence Bank \(Havre, MT\)](https://www.independencebank.com/career-opportunities)  
([ibyourbank.com](https://www.independencebank.com))

For a full job description, list of our benefits package or physical demands, please contact the Human Resources Department. Independence Bank EEO/Employer/Vet/Disabled