Job Opening- Commercial Banking Associate, Perry

First State Bank & Trust is a community bank with locations in northeast Kansas including Piper, Basehor, Tonganoxie, Lawrence, and Perry. We have a full-time opening for a Commercial Banking Associate. Preferred candidates will live in the Perry-Lecompton School District or Jefferson County

SUMMARY

The Commercial Banking Assistant is an entry-level position that supports the location's Commercial and Retail banking team while preparing for a potential career as a Commercial Loan Officer. The position allows for the ability to build a foundation in commercial lending by working as a commercial loan assistant, learning credit analysis and loan administration, participating in business development, and providing backup support to retail banking including the teller line. Advancement toward a Commercial Loan Officer position will depend on demonstrated readiness, completion of development milestones, and the bank's business needs; promotion is not automatic.

Commercial Loan Assistance and Administration

- Support Market President with the day-to-day administration of loan requests, renewals, closings, and existing customer relationships.
- Request, organize, and review customer financial statements, tax returns, organizational documents, and other information for completeness; follow up on missing items.
- Coordinate with loan operations, credit, and other internal partners to help prepare loan documentation and facilitate timely closings and funding.
- Maintain accurate loan files and tracking records, including financial reporting requirements, documentation exceptions, insurance, and upcoming maturities.
- Respond to routine customer inquiries, provide status updates, and refer questions requiring lending authority or specialized expertise to the appropriate banker.
- Assist with servicing requests and portfolio monitoring while following bank procedures and established approval requirements.

Credit Training and Commercial Lending Development

- Complete training as determined by the Market President in commercial lending, financial statement analysis, cash flow analysis, loan structure, collateral, and credit risk.
- Assist with financial spreading, basic ratio analysis, and evaluation of repayment capacity under the guidance of the Market President.

- Help prepare credit presentations and loan summaries for review, learning to identify key risks, strengths, and potential mitigants.
- Attend customer meetings, loan discussions, and credit review meetings as appropriate.
- Develop an understanding of the bank's credit policies, approval process, portfolio management practices, and expectations for sound lending decisions.
- Assume progressively more complex assignments as readiness is demonstrated.

Business Development and Relationship Building

- Learn the bank's commercial lending, deposit, trust & investment products and other business banking services to recognize opportunities to meet customer needs.
- Partner with the Market President on prospect research, meeting preparation, customer calls, follow-up, and relationship development.
- Participate in community activities, networking opportunities, and business events to build knowledge of the local market and establish professional connections.
- Identify potential business relationships and make qualified referrals to appropriate departments/employees.
- Maintain accurate records of prospecting activity, customer contacts, referrals, and follow-up commitments.
- Work towards appropriate business development goals, emphasizing customer needs, relationship quality, and responsible growth.

Retail Banking and Teller Backup

- Complete cross-training and provide backup coverage for Retail banking and the teller line as staffing and customer needs require.
- Process deposits, withdrawals, payments, and other authorized transactions accurately and efficiently.
- Maintain cash drawer accuracy, balance daily activity, and follow cash handling, security, verification, and dual-control procedures.
- Assist with account opening, account maintenance, online banking questions.
- Identify customer needs and connect customers with appropriate deposit, lending, and business banking resources.

Compliance, Confidentiality, and Teamwork

- Follow applicable banking requirements and bank policies, including those related to customer identification, privacy, fair lending, information security, and prevention of financial crime.
- Protect confidential customer and bank information and complete assigned compliance and security training.

- Communicate effectively across commercial lending, credit, loan operations, and retail banking teams.
- Manage competing priorities, meet deadlines, seek feedback, and promptly report errors or concerns.
- Perform other related duties that support customer service and the position's development objectives.

EDUCATION and/or EXPERIENCE

Bachelor's degree in Finance, Accounting, Business, or a related field, or an equivalent combination of education and relevant experience. No prior commercial lending experience required; banking, customer service, sales, or relevant internship experience is helpful. Willingness to learn cash handling, support retail and teller operations, participate in community activities, and work collaboratively across departments. Self motivated with an intent to build a career as a commercial loan officer. Proficiency with Microsoft Office applications. High level of professionalism, integrity, and attention to detail.

For consideration, please submit your resume to kathyy@firststateks.com or stop by any of our locations and complete an Application.

Equal Opportunity Employer