

## Loan Officer Position Full Time

New Frontier Bank is a growing full-service community bank located in St. Charles and soon opening a location in Lake St. Louis. We are hiring a **full time Loan Officer** who is eager to help us grow and succeed. Come join our team and be a part of the Bank's exciting future!

**Job Summary:** Loan Officer position primarily responsible to respond to customer requests and originate a variety of loans within established policy guidelines through to closing. This position is also responsible for the management and customer service of existing credit relationships as well as meeting targeted goals of soliciting new business opportunities related to loans, deposits and other banking products.

### Job Responsibilities:

- Explain loan products, evaluate loan applications and their risk, negotiate loans and terms, and make appropriate credit decisions per loan authority.
- Generate new loan and deposit clients through strong relationship building, referrals and business development activities.
- Provide superior customer service.
- Perform collection and workout activities as needed.
- Serve as a member of the Loan Discount Committee.
- Volunteer service at bank, community and charitable events.
- Generate and manage new commercial, mortgage and consumer loan opportunities.

### Requirements:

#### Education and Experience:

- Bachelor's Degree and/ or four years of banking experience.
- At least two years' experience as a loan officer and/ or as a credit analyst or underwriter.
- Knowledge of banking policies, procedures, laws and regulations.

#### Skills and Abilities:

- Able to generate and respond to sales leads and build long term relationships.
- Ability to read, analyze and interpret income tax returns, balance sheet and income statements, and other financial reports. Ability to calculate figures and amounts.
- Strong verbal and written communication skills.
- Excellent customer service skills.
- A team player.
- Must be detail oriented.
- Knowledge of and experience using Excel and word processing software.

#### Compensation and Benefits:

- Competitive salary; commensurate with experience.
- Benefits package includes:
  - Insurance covering Health, Dental, Vision, Life and Disability.
  - Paid Time Off.
  - 401(k)/ ESOP plan--must meet eligibility requirements.
  - Potential performance bonus and contribution to 401K/ ESOP up to 10% of salary.
  - And more.

Equal Opportunity Employer of all individuals without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, age, disability, or veteran status.