



Citizens State Bank of Loyal

TITLE:	Executive Vice-President & Chief Lending Officer	Reports to: President
FLSA:	Exempt	Location: Marshfield, WI
CATEGORY:	Full Time	Date: April 2025

SUMMARY

Management of the loan department including development and communication of policies and procedures, and overall responsibility for the growth and quality of loan portfolio. Also responsible for functions associated with the credit risk management of the bank. This position will be responsible for identifying and understanding developing trends and providing a thorough, independent assessment of a borrower's capacity to withstand the risks posed by those trends through the preparation of written, in-depth analyses of business, management and industry factors. A primary component of this role will involve the exercise of independent judgement and discretion on matters pertaining to the identification and management of the credit risk and quality of the Bank's loan portfolio. Member of Senior Management team tasked with the responsibility of leading the bank in the absence of the CEO.

ESSENTIAL DUTIES

- Participates, in cooperation with the CEO and Board, in the development and recommendation of loan objectives, policies and practices. Is a member and Chair of the bank's Internal Loan Committee and is an ex-officio member of the Board Loan Committee.
- Evaluates the loan portfolio, analyzes trends and provides regular reports to the CEO and Board of Directors on a regular basis. Reviews approved loans and delinquency reports to ensure that policies and practices are being followed. Studies problems and recommends changes in present loan policies and practices. Keeps abreast of all regulatory issues and makes sure the bank is in compliance.
- Develops and maintains a high-quality loan portfolio of commercial loans.
- Oversees the development and growth of the bank's loan portfolio, including commercial, agricultural, residential, consumer and municipal loans in order to meet the bank's goals and objectives. Oversees the bank's secondary-market loan sales program.
- Provides advice, guidance and loan services to loan officers and other department personnel on matters including credit analysis, evaluation of financial statements and credit information, and collection of overdue loans. Provides advice and guidance to Officers engaged in loan activities with the goal of growing and high-quality loan portfolio. Ensures proper training of personnel to maintain adequate records for audits and regulatory reports.
- Keeps abreast of current and competitive rates and incorporates such into maintaining a reasonable profit. Member of the bank's Asset-Liability Committee with responsibility to work with Committee and CEO on overall profitability and interest-rate risk of the bank's loan portfolio.



Citizens State Bank of Loyal

- Serves as Executive Vice-President with responsibility to lead all bank activities in the absence of the CEO. Participates with Senior Management team and Board of Directors with the development and execution of the bank's Strategic Plan and annual budget.
- Actively participates in local community events and service/business organizations.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this job description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of forces; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

- A bachelor's degree with a minimum of ten years in the lending field with emphasis on commercial lending.
- Advanced degree in business or Graduate School of Banking a plus.
- Understanding of banking regulations and procedures.
- Experience with correspondent lending, residential real estate and construction loans.
- Analytical and problem-solving skills.
- Advanced management/supervisory/customer service skills.
- Proficient with oral and written communication skills.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary