

Job Posting

Job Title: Business Banker

Location: Mankato

Posting Date: March 26, 2025

Job Summary

This position is responsible for creating and maintaining strong customer relationships; developing new business from current and prospective customers; underwriting, structuring, and closing commercial loans by employing safe and sound lending practices; maintaining low levels of delinquent, non-performing, and charged off loans.

Primary Duties and Responsibilities

- Demonstrate a clear understanding of the Bank's loan policy and makes sound credit decisions
- Manages loan files in an effective manner
- Produce quality credit presentations
- Prepare for loan committee meetings and offer positive contributions to the meetings
- Develop relationships with customers that maximize the bank's profitability through loan originations, fee income and selling of the bank's products.
- Negotiate terms and structure loan financing based on risk considerations and present credits for approval to the appropriate levels of authority as required.
- Initiate business development activities by making calls to existing and prospective customers.
- Analyze the borrower's financial condition and assess adequacy of cash flow
- Additional tasks as assigned by manager.

Qualifications

Education/Experience

- Minimum: Bachelor's Degree in Finance, Business, or related field.
- Formal credit training with minimum of 3 years experience preferred.

Knowledge, Skills, and Abilities

- Customer service oriented with strong written and oral communication.
- Strong underwriting skills
- Ability to follow through and complete tasks efficiently
- Computer skills necessary to operate software programs used within the department.
- Problem solving and analytical skills to resolve issues in the department or for customers

Salary Range: \$60,000 –130,000 annually depending on years of experience and credentials

Benefits:

- PTO
- Health, dental, and vision insurance
- HSA match program
- Disability Insurance

- Life Insurance
- 401 (k) match program
- Paid holidays

First National Bank Minnesota is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to: race, color, religion, sex, national origin, age, pregnancy (including childbirth, lactation and related medical conditions), mental or physical disability, and veteran status or any other classifications protected by federal, state or local law.