

agriCAREERS, INC.®

PERSONNEL SPECIALISTS SINCE 1968

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BANK PERSONNEL NEWSLETTER

Volume 1111

MANAGERS

JM1 PRESIDENT/SENIOR LENDER: Professional bank leader. "Quality" is the best word to describe this banker! Over 20 years of maintaining asset quality; complimented on ability to successfully work through problem loans. Strong compliance performance. Record earnings. Beyond expectations of community involvement. \$base+. IA. **Contact Judy Meyer at 800-394-6638.**

JM2 PRESIDENT/CHIEF CREDIT OFFICER: Over 25 years of bank leadership. Last five years leading large bank with 15 branches into a positive rating. Strong commercial lending background as well as agricultural history. \$175,000+. IA, IL, MN, WI. **Contact Judy Meyer at 800-394-6638.**

TJ3 PRESIDENT/SVP: Responsible for C & I and Ag Lending, as well as business development. Strong SBA experience. Brought in as president of community bank to turn it around and implement credit analysis and underwriting procedures; **mission accomplished!** Commercial Lending School, Intermediate School of Banking, Advanced Ag Lending School and Compliance School. IA, NE, MO, IL. \$95,000+. **Contact Tammy Jensen at 877-813-0591.**

JM4 BANK PRESIDENT: Strong community banker with over 15 years with one organization as Commercial Lender and Bank President. Community involvement has been vital to his success. \$open. IA, WI, MO. **Contact Judy Meyer at 800-394-6638.**

TJ5 PRESIDENT: Community Bank President for over 10 years. Currently Senior Lender for \$100M+ bank rebuilding loan department with better processes and procedures. Decreased non-performing assets significantly. Compliance and BSA Officer. Midwest. \$95,000+. **Contact Tammy Jensen at 877-813-0591.**

JM6 BRANCH MANAGER/CREDIT ANALYST: Results-oriented; skilled in analyzing data for strategic planning to enhance performance and profits. Analyzed monthly P&L trends; generated action plans to meet annual budget. Analysis for credit approval for all loan products. Managed start up operations. Met net profit standard for office 6 months ahead of forecasted projection. Compliance experience. \$55,000+. IA. **Contact Judy Meyer at 800-394-6638.**

JM7 CHIEF LENDING OFFICER: "Highly organized, credit responsible" for \$18-25MM portfolio, working 50% ag related credits. Loan Committee Chairman for 5 locations. Supervises six loan officers, two processors, and a closing officer. Responsible for collections when a credit becomes troubled. Experience in repossession, litigation, mediation, bankruptcies and foreclosures. IA, MN, IL. \$90,000. **Contact Judy Meyer at 800-394-6638.**

JM8 CFO/EVP: "Operations, regulatory requirements, and internal auditing are strengths." Over 20 years in banking and finance. CPA, Risk Assessment and Audits for FDICIA and board. Management desire to implement SOX. Lending portfolio in ag and commercial. IA, MO, IL, NE. \$75,000. **Contact Judy Meyer at 800-394-6638.**

LOAN OFFICERS

TJ9 COMMERCIAL LENDER: Over 15 years real estate & commercial lending. Proven experience in generating, analyzing and managing commercial operating lines and loans, SBA loans, and C & I loans. Managed \$28M portfolio. Supervisor says, "Superior follow up, good marketer. Write-ups were right on the money." Midwest. \$78,000 to \$85,000. **Contact Tammy Jensen at 877-813-0591.**

JM10 LENDER/BRANCH MANAGER: Seasoned banker with experience bringing in \$35MM new business in 2009-2010. Has experience in clean up of classified loans and accomplished an updated rating to help bank sell. He's the person to have on your team to get the job done. MN, IA. \$70,000+. **Contact Judy Meyer at 800-394-6638.**

TJ11 LENDER: Over 15 years experience ag, commercial, residential real estate and consumer loans. Responsible for \$16M loan portfolio, reviewed complex credits. Cross-sold trust, credit card, on-line banking services and insurance products. IA, MN, SD. \$65,000. **Contact Tammy Jensen at 877-813-0591.**

JM12 AG LENDER/CREDIT OFFICER: Over 11 years of credit analysis/credit administration. Currently managing department of analysts. Performs month-end reporting on financial condition of lending portfolio. Member of work out committee on problem credits in lending portfolio. Reviews underwriting of ag and commercial loans as well as bank policy compliance. \$70,000. IL, IA, WI. **Contact Judy Meyer at 800-394-6638.**

JM45 SR. COMMERCIAL LENDER/CCO: "Got the job done when we needed him the most," reference states. Number of years working within banking community. Managed staff of lenders and analysts. Compliance and policy procedure experience. FDIC Loss Share experience including collections and reporting, loan workout and special assets. Worked in large bank with portfolio of \$250MM as well as community bank that started with zero. Midwest. \$70,000. **Contact Judy Meyer at 800-394-6638.**

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JM46 LENDER: Over 10 years lending for commercial bank. Senior Financial Analyst underwriting Commercial Real Estate transactions. \$87,500. Open on location. **Call Judy Meyer at 800-394-6638.**

TJ47 LENDER: Commercial, mortgage and consumer lending experience. Managed \$20M portfolio while building customer relationships and increasing portfolio efficiency by cross selling full bank products. IA. \$55,000. **Contact Tammy Jensen at 877-813-0591.**

TJ48 VICE PRESIDENT: Over five years working with ag and commercial credits. Strong in business development, underwriting and servicing commercial, ag and consumer loans. Works with FSA & SBA Guarantee loan packages. IA, WI. \$70,000. **Contact Tammy Jensen at 877-813-0591.**

TJ49 JUNIOR LENDER: Personal bank experience with desire to join community bank and develop as ag lender. "Note from customer helpful and professional." BS. IA. \$40,000. **Call Tammy Jensen at 877-813-0591.**

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Miscellaneous

TJ50 COMPLIANCE: Over 10 years working in banking industry. Recently worked as Operational Risk Consultant creating and maintaining regulatory/corporate policy documentation for clients in wealth management, meeting requirements regarding AML/KYC and Risk Management. Improved monthly audit reviews. IA/MN. \$50,000. **Call Tammy Jensen at 877-813-0591.**

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TJ51 COMPLIANCE: Offers ten years in banking. Worked as examiner, internal auditor and compliance officer. Created and implemented internal audit program. Reduced ALM monthly prep time from 5 days to 3 hours. Certifications include: Certified Regulatory Compliance Manager, Credit Union Compliance Expert, and National Certified Compliance Officer. West/Midwest. \$90,000 to \$120,000. **Call Tammy Jensen at 877-813-0591.**

TJ52 INSURANCE: Currently owns insurance agency and was recipient of Small Business of Year Award of Excellence. Prior experience in mortgage origination. Reference says, "Very good in service and marketing. Provides training on Identity Theft Prevention. MS in Management. \$45,000+. NE, KS, CO, IA, SD. **Call Tammy Jensen at 877-813-0591.**

Employer Paid Fees

Style Assessments assist in effectively managing and motivating the bank team.
For information contact Tammy Jensen at 888-876-2051 or tammy@agricareersinc.com.

TJ13 LENDER: Over five years in mortgage business. Recognized for quality files, increasing gross revenues and facilitating long-term relationships with realtors. Excellent relationship builder and communicator. Strong interest in agriculture, would like to learn all types of lending. BS. Midwest. \$65,000 plus. **Contact Tammy Jensen at 877-813-0591.**

TJ14 LENDER: Experienced in consumer, real estate, commercial and ag lending. Strong analytical skills, believer in cash flow analysis. Often the lead man in answering questions at loan committee. Also offers experience in P & C, life and health insurance sales. Former supervisor says, "Understands the numbers and how to interpret them. Good skills and judgment as a lender." BS & MBA. Prefers IL, WI, IA, MI. \$50,000 to \$60,000. **Contact Tammy Jensen at 877-813-0591.**

JM15 LENDER/ANALYST: Four years working for bank organization. Loan analysis and underwriting his strength. Assembled, presented real estate loan options for mortgage customers. Sold \$1 million in loans during 4 months of senior productions. Worked with Financial Services last 2 years learning to solicit current & potential customers through teleconsulting and personal encounters to grow relationships. Increased service scores by 24%, met corporate commission hurdles 6 or 7 quarters. GPA 3.0. \$40,000. IA, MN. **Contact Judy Meyer at 800-394-6638.**

TJ16 SENIOR LENDER: Over 11 years loan structuring and portfolio management experience. Restructured \$35M in non-performing loans, oversaw collection, litigation and bankruptcy on delinquent accounts. Clients included row crop, feedlot, dairy, orchard, and processors. BS. IL, IN, MI, PA, OH. \$95,000 to \$120,000. **Contact Tammy Jensen at 877-813-0591.**

JM17 LOAN OFFICER/ANALYST: "Eager to learn the industry." Completed and analyzed commercial and agricultural reviews on customers. Assisted loan officers with day-to-day tasks including risk ratings, loan documentation and collection accounts. IA. \$35,000. **Contact Judy Meyer at 800-394-6638.**

TJ18 VP/LENDER: Accomplished lender experienced in ag lending, capital markets, special assets, loss mitigation and transitioning troubled portfolios. Conducts and reports on credit analysis, risk identification, large and complex credits, asset quality, credit controls. Large ag and intermediate loan portfolio. BS/MS. \$120,000 plus. **Call Tammy Jensen at 877-813-0591.**

JM19 COMMERCIAL/AG LENDER: Banking, business, management experience. Motivated to produce results, develops and maintains business relationships. Working with agricultural and business customers handling several communities portfolios. Originated \$5MM+ in USDA Rural Development and FSA guaranteed loans. IA. \$65,000. **Contact Judy Meyer at 800-394-6638.**

JM20 VP COMMERCIAL/AG LOANS: Manages \$30MM ag/commercial loan portfolio. SBA and FSA loan programs strengthen credit quality with bank's portfolio. Generated revenue by increasing loan portfolio 23% through relationships and business decision makers. IA. \$75,000. **Contact Judy Meyer at 800-394-6638.**

TJ21 LENDER: Eight years managing profitable commercial, consumer credit and debit card program. Designed card portfolio standards. 20 years consumer and commercial lending. Direct, indirect, home equity and second mortgage specialist. Dealt with regulatory changes, keeping department compliant. KS,MO,NE,IA,CO. \$60,000. **Call Tammy Jensen at 877-813-0591.**

JM22 LENDER: Five years in management of service company dealing with customer relations. Worked in credit review with mortgage company while in college. Would like to start his career in lending. 2004 graduate with 3.31 GPA. IL, IA. \$55,000. **Contact Judy Meyer at 800-394-6638.**

JM23 COMMERCIAL LENDER: Management and service of \$65MM portfolio. Development and administration of USDA and SBA loan portfolios. Exceptional generating loan fee income. Active in bank strategic planning and goal setting. IA, IL. \$70,000. **Call Judy Meyer at 800-394-6638.**

TJ24 AG LENDER: Responsible for \$30M+ portfolio consisting of farm real estate, operating, machinery and livestock loans. Thorough understanding of tax returns, cash flows, balance sheets. Constantly working to further develop portfolio. Ten years in ag lending. MA in Economics. MO/KS. \$70,000. **Contact Tammy Jensen at 877-813-0591.**

JM25 SENIOR AG LENDER: "Top Ag Candidate!" Over twelve years of ag lending at community bank. Responsible for \$18MM agricultural and commercial portfolio while maintaining low loss level. Proficient with loan software and Excel. Strong customer relations skills along with banking knowledge. Over six years out of college working with ag related customers and management positions. \$75,000. IA, CO. **Call Judy Meyer at 800-394-6638.**

JM26 SR. AG LENDER: Manages ag lending in 4 branches; corporate-wide consultant for dairy expansions. Supervises staff and works closely with federal agencies on guarantees of expansion projects and low equity problem loans. IA,WI,MN,IL. \$70,000. **Call Judy Meyer at 800-394-6638.**

TJ27 AG LENDER: Fifteen years in ag and commercial lending. Managed \$20M+ portfolio. Developed new ideas and approaches to expanding bank's visibility in community. "Insightful. Grasped major loan concepts quicker than expected. Strong with SBA loans." BA/MA. \$55,000 plus. IL. **Contact Tammy Jensen at 877-813-0591.**

JM28 JUNIOR AG LENDER: Over three years as commodity desk clerk and credit analyst intern while going to college. December graduate with degree in Finance and Real Estate, Minor in Spanish. Grew up in rural area with strong farm/cattle background. \$40,000. IA, NE, SD, MO, MN. **Contact Judy Meyer at 800-394-6638.**

JM29 BRANCH MGR/REAL ESTATE LENDER: "Bright star. Excellent job starting new branch. Profitably grew assets from \$0 to \$15M in two years in tight market." Strong commercial, consumer and mortgage background. Graduate School of Banking. \$75,000. IA **Call Judy Meyer at 800-394-6638.**

JM30 AG/COMMERCIAL LENDER: Seasoned agricultural lender. Handled a \$17MM portfolio consisting of ag real estate and personal property credits along with small business loans. Utilized Farm Equity Manager, FSA, SHEDA and SBA guaranteed loan programs. Baker-Hill B2B loan decision software. Most recently worked with building \$13MM portfolio of primarily agricultural operating credit. WI, IL, MN, IA. \$75,000 to \$82,000 package. **Contact Judy Meyer at 800-394-6638.**

JM31 VP AGRIBUSINESS BANKING: Senior lender with agricultural lending and related services. Solid background in credit analysis, report writing, department organizing, strategic planning and internal controls. Outstanding leadership skills in both written and verbal communication management as an effective trainer and objective resource person. Added \$4-6 million new loan volume each year in the past 4 years to loan portfolio. \$72,000. SD, MN, IA. **Contact Judy Meyer at 800-394-6638.**

JM32 AG LENDER: "Hard worker, quick learner and relationship builder," states reference. Two years experience as ag loan specialist; rewarded by his peers for his hard work. Excellent skills in credit and financial analysis of borrowers to determine eligibility of loan proposals. Conducted outreach to acquire new borrowers and maintain positive relationships with current clientele. IA. \$45,000 to \$55,000. **Contact Judy Meyer at 800-394-6638.**

TJ33 JUNIOR AG LENDER: Currently selling insurance and financial services and working with beef operation. Seeks opportunity to become involved in ag lending and crop insurance. BS. IA. \$35,000. **Contact Tammy Jensen at 877-813-0591.**

JM34 SENIOR AG/COMMERCIAL LENDER: Proven lender managing \$40MM commercial and agricultural loans of 90 clients. Responsible for calling on new loan prospects, leading due diligence activities on prospective clients and proposing an effective loan structure for all parties, obtaining necessary approvals and closing the new loan relationship. MN,SD,WI,IA. \$80,000+. **Call Judy Meyer at 800-394-6638.**

JM35 AG LENDER: Twenty years in ag/commercial finance managing \$14M portfolio. Strong in commercial, ag, financing and leasing. Originated and renewed farm operating loans. Maintained 97% currency earning for company for 5 years. Consistently achieved and exceeded goals set for him. SD, IA, MN, MO. \$70,000+. **Call Judy Meyer at 800-394-6638.**

JM36 AG COMMERCIAL LENDER: "Greatest assets are bringing in new loan customers and his underwriting skills," states co-lender. Managed, processed and serviced ag, commercial, residential, consumer and real estate loan departments. Originated SBA express and LowDoc Loan programs to new and existing commercial credits. Serviced existing FSA guarantee portfolio, earning Certified and approved Lender Status for FSA guarantee Farmer Program, Rural Housing Loan Programs for the bank. Conducted sales calls on existing and potential new customers averaging 30 calls per month. MN, IA, SD. \$58,000. **Call Judy Meyer at 800-394-6638.**

TJ37 AG LENDER: Excellent understanding of production agriculture. Experienced with ag, commercial and consumer lending as well as bank operations. Co-worker says, "Customer relations skills really good. Has grown the portfolio. Good to develop business." "Analytically strong; good understanding of agriculture. Asset to the bank." BS. IA. \$50,000 to \$55,000. **Call Tammy Jensen at 877-813-0591.**

JM38 AG CREDIT/COLLECTIONS: "Proven track record in credit, collections, receivable management and operational excellence." A financial service professional offering extensive financial management experience with Fortune 500 companies. Strong oral, written and presentation skills as well as the ability to interact directly with senior leadership and interdepartmental management groups. \$open. WI, IA. **Contact Judy Meyer at 800-394-6638.**

TJ39 FARM MANAGER/AG LENDER: Over 10 years preparing loan documentations, performing farm inspections and making ag loans. Currently working in real estate and farm man-

agement. Would like to join bank working with both lending and farm management. NE, IA. \$60,000+. **Call Tammy Jensen at 877-813-0591.**

JM40 AG LOAN OFFICER: Large loan specialist! Over 10 years working with ag credits. Very sales oriented. Strong communication skills, working with customers on daily basis concerning credit and product needs, closing and/or rejecting. Provides analysis of loan applications for new, renewal and loan servicing actions. BA Finance. Farm Equity Manager. \$open. IA. **Call Judy Meyer at 800-394-6638.**

JM41 CONSUMER/COMMERCIAL LENDER: Five years of lending and experience and assistant branch manager. Handled \$14MM personal loan portfolio, originated new loans and serviced existing loans. Knowledge of SBA, 7a, LowDoc, etc. Has manufacturing and family business experience. IA, NE, MO. \$60,000+. **Call Judy Meyer at 800-394-6638.**

TJ42 AG LENDER: Offers 20 years working with ag finances. Worked as loan assistant and credit analyst working with ag and commercial accounts. Prefers to focus on ag portfolio. BA in Business Admin. IA. \$55,000+. **Call Tammy Jensen at 877-813-0591.**

JM43 VP MORTGAGE LOANS: Proven success in mortgage lending. Originated and closed in-house and secondary market first mortgage loans with impressive volume. Top Rank for Services per Served Households. Managed department of four lenders and five processors. Wrote training materials and revisions to lending guidelines. \$55,000. IA. **Call Judy Meyer at 800-394-6638.**

JM44 COMMERCIAL LENDER: "Relationship building-cold calls". Five years bank experience with credit and analysis and underwriting of commercial lending. Maintain sizable portfolio of clients and assist in loans working closely with Chief Credit Officer maintaining relationships. Ag background. IA. \$45,000. **Contact Judy Meyer at 800-394-6638.**