



* A branch of Farmers Bank & Trust

Member FDIC

CREDIT ANALYST POSITION

Farmers Bank of Kansas City has a full-time Credit Analyst position available. This is an excellent opportunity for someone with a positive attitude who enjoys working in a team environment. This person must be comfortable working with deadlines, be able to multi-task and be confidential. Ideal candidates should be self-motivated, detail-oriented, and reliable.

Essential Functions of the position include but are not limited to:

- Review financial statements and tax returns submitted by customers.
- Prepare analysis of business financial performance to determine credit risks and repayment ability.
- Completes global cash flow analysis when needed and assists in stress testing loans.
- Evaluates results of investigations, identifies Loan Policy exceptions, and suggests solutions to loan officers relative to these exceptions.
- Helps monitor post-loan closing loan covenants and servicing requirements.
- Works with the Loan Officers in identifying risks in loans and accurately risk rate loans.
- Follow regulatory requirements by protecting information for privacy and confidentiality.

Requirements:

- Four-year college degree or equivalent with focus in business administration, accounting or finance; and at least three years of previous job experience. The three years is a minimum experience with a preference for four to five.
- Minimum of 12 credit hours of accounting from a 4-year college and attained a minimum GPA of 3.0.
- Knowledge of consumer, real estate, commercial, and agricultural lending.
- Knowledge of related state and federal lending and compliance regulations and Bank lending policies.

Farmers Bank offers a comprehensive benefit package including PTO, Health and Life Insurance, 401K/Profit Sharing, and other benefits.

**FARMERS BANK AND TRUST IS AN EQUAL OPPORTUNITY EMPLOYER –
Minority/Female/Veteran/Disability**

Applications can be printed online at www.farmersbankks.com or picked up at any branch.

Please return applications to:

ATTN: HUMAN RESOURCES

14231 Metcalf Ave
Overland Park, KS 66223
Fax: 913.402.7261

or by email to: humanresources@farmersbankks.com