



Assistant Vice President – Loan Officer

Fulton, IL Branch

Full Time - Exempt Salaried – Bank Officer

In Office Position / Not Remote or Hybrid

FUNCTION OF JOB

Central Bank Illinois is looking for experienced and qualified candidates for the position of Assistant Vice President – Loan Officer at our Fulton, IL Branch. The AVP-Loan Officer develops new business with an emphasis on real estate loans that meet established bank loan policy and secondary real estate market compliance requirements. This individual would assume an existing real estate and consumer loan portfolio to manage.

MAJOR DUTIES & RESPONSIBILITIES:

- Responsible for implementing real estate loan procedures that adhere to established bank and regulatory compliance requirements.
- Determines and negotiates, when necessary, the terms for establishing and extending credit, including cost, interest rates, repayment methods, schedules, and collateral requirements.
- Approves or declines loans based on credit judgment, adhering to personal lending limits, bank loan policies, and underwriting standards of the Secondary Market for real estate loans. Communicates approval or denial decisions to customers.
- Aligns with the bank's Strategic Initiatives and works toward achieving or surpassing department and individual goals outlined in the bank incentive plan.
- Actively seeks new business opportunities by engaging with prospective customers and influential contacts to promote bank services. Develops business relationships through prospecting, customer outreach, and cross-selling bank products.
- Provides guidance and instruction to loan staff on proper loan procedures.
- Oversees loan repayment activities and takes necessary actions to collect delinquent accounts.
- Prepares or assists with reports required by outside audit and/or regulatory agencies.
- Remains up to date with new regulations that may affect loan compliance and informs fellow loan officers of emerging compliance requirements.
- Enhances the bank's reputation through community involvement and fostering strong relationships beyond the bank's walls.
- Stays informed about local and national economic, financial, political, and legislative developments that may affect lending activities.
- Contributes to new product development and marketing efforts by sharing ideas and feedback with the marketing team.
- Participates as a member of the Market Officers Loan Committee.

ESSENTIAL KNOWLEDGE & SKILLS:

- Ability to analyze various types and sources of credit data and apply sound judgment in loan approval or denial decisions.
- Preference for a customer-focused role, demonstrating strong interpersonal skills and engagement.
- Competency in interpreting financial statements and tax returns for individuals.

- Knowledge of banking laws and regulations with an emphasis on real estate lending.
- General knowledge of banking operations.
- Must have experience with essential software applications, including Microsoft Office Suite and loan production analysis software.
- Must possess the ability or expertise to assess the value of real estate and market area valuations.
- Self-motivated with the ability to manage job responsibilities and meet deadlines related to loan demand and closings.
- Strong communication and interpersonal skills.
- Demonstrated trustworthiness and discretion in handling confidential customer information.

EXPERIENCE & KNOWLEDGE

The role requires a comprehensive understanding of real estate lending procedures and general deposit regulations. The ideal candidate would have an Associates Degree and at least five years of experience in lending, banking or a related industry.

BENEFITS*

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| • Health, Dental & Vision Insurance | • Vacation & Paid Time Off (PTO) |
| • Health Reimbursement Arrangement | • Sick Time |
| • Life Insurance & AD&D Insurance | • 401k Profit-Sharing & Match |
| • Long Term Disability Insurance | • Flexible Spending Account |
| • Incentive Plan | • Membership Benefit |
| | • Tuition Reimbursement Program |
| | • Holiday Pay |
| | • Logo-wear Stipend |

COMPENSATION

The salary range for this position is \$79,500 to \$85,000. Please note that the pay range provided is a good faith estimate for the position at the time of posting. Actual compensation will be dependent upon factors, including but not limited to the individual's qualifications, experience, knowledge, skills, and abilities.

Interested applicants should send resume and cover letter to:

Central Bank Illinois
Mark Mosbarger, CLO
101 North State St
PO Box 89
Geneseo IL 61254

E-mail recruiter@central-bank.com.

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Equal Opportunity Employer

**Some benefits have an eligibility-waiting period*