

Proxmire Wants Major Banks to Pay FDIC Premiums on Foreign Deposits

UNDER an amendment that Sen. William Proxmire (D., Wis.) says he will introduce today (Sep. 10) to S. 2851, the nation's banks would have to pay insurance premiums on deposits they hold in foreign branches of their U.S. banks. That bill is the one sponsored by Senate Banking Committee Chairman Sen. Jake Garn (R., Utah) to bring broadened services to the financial industry.

The amendment proposed by Sen. Proxmire August 9 in the *Congressional Record* would actually affect the 22 banks with more than \$10 billion in deposits, as noted in the August 13 issue of the *NORTHWESTERN BANKER Weekly Newsletter*. That article said the FDIC estimates those banks would have paid \$120 million additional yearly in premiums, or a total of \$400 million, if foreign deposits had been included. Presently, those deposits, in effect, are being protected by the FDIC. The August 13 article said "It is estimated the highest amount, about \$28.5 million additional, would be paid by Citibank. It actually paid about \$13.8 million, while 74%, or \$47.7 billion of its total deposits, were in foreign deposits. If it had paid FDIC premiums on the entire deposit base, it is estimated Citibank's net income would have been

reduced by 3%."

That story noted that similar reductions would have taken place at a dozen other leading banks whose foreign deposits range from 38% to 64% of their total deposits.

Sen. Proxmire's amendment also would reduce the FDIC's insurance premium from one-twelfth of 1% to one-fifteenth of 1%. The effect of this reduction, and including premium payments on foreign deposits, would be to keep the total amount of premiums paid to the FDIC about the same. "while shifting more of the cost to the large money-center banks that take in deposits through their foreign branches," Sen. Proxmire stated.

Graham Northrup, a congressional liaison for FDIC, said the corporation is neutral on the proposed amendment, but is concerned that attaching the provision to S. 2851, which the FDIC supports, could bog down the bill.

A Treasury working group responsible for considering changes in the insurance system also has been considering the idea of requiring banks to pay premiums on their foreign deposits. That group has not yet made any formal recommendations.

The FDIC itself considered recommending premium payments on

foreign deposits when it submitted to Congress last year its study of deposit insurance. FDIC said it decided against the proposal because it would not increase revenue from insurance premiums and would be highly controversial, pitting large banks against small banks.

The Fed and the Comptroller have not taken a formal position on Sen. Proxmire's proposed amendment, but indicate they think such a step should be considered in a review of the insurance system and not attached to S. 2851.

Sen. Proxmire pointed to the FDIC rescue plan of Continental Bank of Chicago as the basis for his amendment. The Continental relied heavily on foreign deposits, holding \$16.6 billion at its foreign offices at the end of 1983, compared to \$13.4 billion in domestic deposits the same date. "In the end, the principal beneficiaries of the Continental rescue program were its foreign depositors," he said, adding that this amounts to a "built-in discrimination against small banks." He said the money center banks' advantage "will become even worse now that we have firmly established the precedent that we will not allow a large bank to fail."

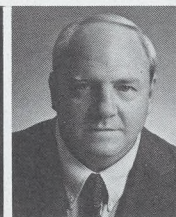
Sen. Proxmire estimates that foreign office deposits of U.S. banks hit \$247 billion, or about 20% of total U.S. bank deposits, by the end of March 31, 1984. □

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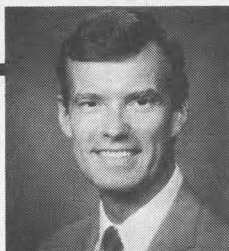
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Iowa News

ITS, Inc., Iowa's bank-owned, statewide shared electronic transfer system, recorded another first for the system when it recorded in August more than 1 million transactions through the central switch. ITS President Dale Dooley said 1,026,153 transactions were switched by ITS in August.

ITS was activated in February, 1977, with 32 banks and recorded a total of 499 EFT transactions that month. ITS now has 250 participating financial institutions including two in Illinois, one in Missouri, five in Nebraska and three in South Dakota. Also, ITS has 683 shared terminals, including two in Illinois, two in Missouri, 21 in Nebraska and five

in South Dakota. In addition to the million switched transactions in August, it is estimated that another three million on-us transactions went through the 683 ATMs in August.

DES MOINES: Herman Kilpper was appointed president of the Iowa World Trade Center Corporation last week, as announced by John Ruan, Des Moines businessman. At the same time, the board of directors of Bankers Trust, of which Mr. Ruan is chairman, announced the naming of John Chrystal as president, succeeding Mr. Kilpper. Mr. Kilpper has been president and chief executive officer of Bankers Trust since 1977. Mr. Chrystal, 58, moves to Bankers Trust from Iowa Savings Bank, Coon Rapids, where he has been president since 1960. He formerly served as president of the Iowa Bankers Association and Iowa Superintendent of Banking. Both men will assume their new duties October 1.

PERRY: John Halvorson has joined the staff of Perry State Bank as cashier. His responsibilities will include supervision of bank operations and personnel. Prior to joining the Perry bank, Mr. Halvorson served five years as cashier of Norwest Bank in St. Cloud, Minn.



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Nebraska News

The Nebraska Bankers Association's 1984 Funds Management Conference will be held October 2-3 at the Kearney Ramada Inn.

Registration will begin at 8:30 a.m. on the first day, followed at 9:00 by "Bank Investment Alternatives." This session will run until 12:00 and feature the following six bankers: Larry Carlson, vice president, Omaha National Bank; Tom Grove, senior vice president, Packers National Bank; Dwain Carlson, vice president and manager, First National Bank - Lincoln; Ray Otte, vice president, National Bank of Commerce; Bob Billmeyer, vice president, Norwest Bank Omaha, N.A., and Bill Feser, vice president, First National Bank - Omaha.

After lunch, John Segerstrom, Segerstrom & Company, Portland, Ore., will present "Asset/Liability Management & Portfolio Objectives," which is scheduled to run from 1:00 - 4:00 p.m.

The second day of the conference will start at 8:30 a.m. with "Call Bond Options & Hedging Your Portfolios" by John Labuszewski, Senior marketing manager, Chicago Board of Trade. At 10:00, Neil Balfour, tax partner in the firm Peat Marwick Mitchell & Co., Lincoln, and a representative from a regulatory agency will discuss "Regulations & Accounting Changes."

Following a noon lunch, a panel of six speakers from throughout the conference, will address any questions or concerns that have arisen

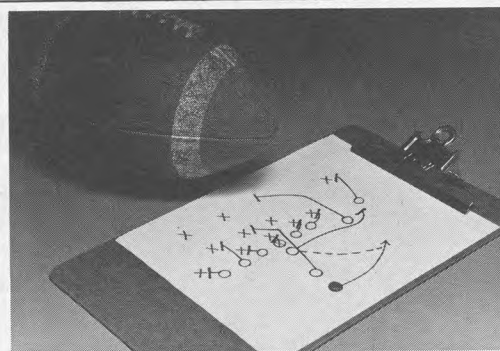
Strategy

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Ag Banking Personnel Specialist Linda Heit spends many hours on the phone checking references and screening candidates. "My time is spent saving our clients' time," she says.



Jean Eden looks up from studying ag banking resumes at AGRICareers' Massena, Iowa office. "We don't use high pressure sales tactics," points out Eden.

Ag Bankers Attribute Success in Hiring to Jean & Linda's Personalized Service

"I liked the way Jean Eden primarily answered questions when we called about locating a new ag loan man," remarks Dale Strickland, president of Hawkeye Bank and Trust, Centerville, Iowa.

"She didn't try to tell us what to do! Finding someone who fit our specific niche was her main goal. She and AGRICareers did it very well."

The 16-year-old firm has offices in the Iowa communities of New Hampton and Massena. Linda Heit, along with Eden, are the ag banking personnel specialists. Heit was the firm's first employee; Eden has been on the staff six years.

Both work full-time locating, screening, and personally interviewing potential bank candidates.

Says Heit, "Many personnel firms try to serve all interest areas. We're strictly ag-oriented, and that gives us an edge when it comes to meeting tight 'specifications' for a new employee.

"The result is that our bank-clients succeed in obtaining the right person for the position. If none of our candidates currently on file meet the bank-client's requirements, we conduct a specific search."

Eden adds, "Our candidates and resumes are our own, not applicants who've been bounced around in a personnel 'network'. We promise our candidates confidentiality, and don't feel we can maintain this by joining a network."

Says Heit, "The more we know about what a client wants, the better job we can do."

"When clients call to describe their needs, we ask for details about the position, experience required, and what type of personality characteristics will fit in best at the bank, with co-workers and customers."

Randy Schouten, president of the Norwest Bank at Montevideo, Minn., worked with both Heit and Eden in hiring ag loan rep Brad Hen-

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nig. "They did a particularly good job pre-screening job applicants," remarks Schouten.

"So we were able to employ the kind of individual we wanted."

Eden notes that AGRICareers places qualified bank personnel at all levels, including presidents. "Average salaries range from \$25,000 to \$45,000. Our clients are banks that make ag loans; some are small, family-owned banks and many are large, multi-bank holding companies."

Bankers attending the Iowa Bankers Association Convention at the Marriott Hotel in Des Moines Sept. 16-18 can meet Linda and Jean at the AGRICareers booth, number 64.

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IBJ-1 JR. AG OFFICER—Has much to offer: over 1 yr. in officer training program of \$100MM ag bank, including rotation through all depts. & hands on exper. in all functions of bank. Summer internship with FLB, teacher's asst. of AGNET computer system, and ag marketing class. Excellent appearance. Open on relocation. B.S. Ag Honors (3.9/4.0 GPA) Age 23. \$17,000. Call Jean.

IBJ-2 BANK OPERATIONS/ACCOUNTING—Has 3 yrs. as accounting officer and regional auditor for major bank holding company, and 2 yrs. previous with CPA firm. Strong ag business background. B.S. Accounting. Married. Age 31. IA. \$28,000. Call Jean.

IBJ-3 PRESIDENT—Over 20 yrs. exper. in ag banks, including cashier, E.V.P. and president. Current expertise in working with problem loans, developing profitable operations, and training loan personnel. Very professional. B.A. Bus. Admin. Married. Age 52. \$50,000. Call Jean.

IBJ-4 AG LENDER—Bank and PCA experience! Now PCA Br. Mgr. (since office opened in 1981). Loan quality rated the best in area. He rated at top on recent performance review. Also has mgmt. experience in Savings & Loan, and worked his way through college as bkpr/customer svc. rep in bank for 2 yrs. Strong in both ag and consumer loans, and operations. A driving individual with an analytical mind. Farm raised. BS/BA Management/Finance. Married. Age 30. \$28,000 +. Call Jean.

IBJ-5 AG LOAN OFFICER—Now County Supervisor; with FHA over 2 yrs. Responsible for over \$26MM in loans in very depressed area. Wants to leave government lending for bank position. Very personable and professional, active in church and community. Married. B.S. Farm Op. from ISU with 3.64 GPA. Age 24. IA. \$22,000. Call Jean.

IBL-6 SENIOR AG/COMMERCIAL LENDER—Performance ratings are consistently rated as *very good* with current employer who says, "He's very intelligent, creative, innovative, good delegator and a positive thinker. I have no hesitation to recommend him." Eight years with PCA, six as administrative vice president, on the loan review committee and two years as loan officer. B.S. Agri/Education (double major). Married. Lives IA. Age: 35. \$35,000. Call Linda.

IBL-7 AG BANKER—Wants to return to career in ag banking with a bank of \$65MM on up in size. Currently involved in farming (crops and livestock). Close to seven years in correspondent banking for a \$200MM + bank along with appraising and farm management experience. Receives outstanding reference with a very high recommendation. B.S. Business Administration. Married. Age: 39. Lives IA. \$27,000 +. Call Linda.

IBL-8 SENIOR CREDIT REVIEW OFFICER—Reference says, "He does an outstanding job...strong analytical skills...meticulous...self motivator...a real gentleman. A bank would be lucky to have him on staff!" Analyzes examination reports and monitors condition of banks in district for the Federal Reserve Bank. BBA Business Finance. Single. Age: 47. \$38-40,000. Call Linda.

IBL-9 AG LOAN OFFICER—Two years ag lending experience with long term lender. Available due to limited career opportunities. Farm raised. B.S. Ag Economics. 3.2/4.0 grade point. Single. Age: 24. Lives IA. \$22-24,000. Call Linda.

IBL-10 AG LENDER—Experience includes ag lending, RE and installment loans along with being insurance agent for a \$10MM bank the past eight years. Strengths include loan analysis, projection and documentation. Licensed in all lines of insurance. Self taught computer operator. B.S. Sales & Marketing. 3.3/4.0. Married. Age: 45. Lives MN. \$30,000 +. Call Linda.

IBL-11 VP—Diversified lending skills which include four years in long term area and currently two years in short term lending with the farm credit system. Responsible for \$6-7MM in ag loans, life and crop insurance and computerized record keeping system. Experienced in workout situations. Wants more diversification to banking operations and management. B.S. Ag Economics. GPA 3.2/4.0. Married. Age: 28. Lives IA. \$25-30,000. Call Linda.

IBL-12 CEO/EVP—Fifteen plus years of overall ag banking experience which includes ag lending (has good loan judgement), trust management and familiar with setting up and implementing new bank policies using computers. Reference says this ag banker has a strong farm clientele

...a TOUGH competitor in the banking field. Community involved. Degreed. Married. Age: 45. \$35,000 +. Call Linda.

IBL-13 AVP/VP—When asked on a reference regarding this candidate the reference said, "Put it this way, if we had an opening for him - we would hire him." Currently with \$16MM bank as loan officer and responsible for loan portfolio of \$10MM which includes ag (Ag Credit Corp. \$2MM), Real Estate, installment, consumer and commercial loans. B.S. Ag Economics. GPA 3.00/4.00. Married. Age: 26. Lives MN. \$25,000 +. Call Linda.

IBJ-14 AG BANKING—Offers nine years loan experience, including two years with a bank. Currently managing two branch offices in Farm Credit System with \$15 million loans. Trained and supervising loan officers and clerical staff. Exceptional references: "Gets the job done right... good to work for, and with...lots of drive...a polished and sophisticated man, yet able to put farmers at ease." College degree. Married. Age: 35. Lives IA. \$36,000 +. Call Jean.

IBJ-15 AG LOAN OFFICER—Three years ag banking experience in lending (ag, commercial and consumer), operations and insurance. Reference says, "Mature and dependable...show him something once and turn him loose... does the job right...well trained." Helped with conversion to in-house digital computer system. Ag Banking graduate. Single. Age: 24. Lives SD. \$25,000. Call Jean.

IBJ-16 AG LENDER—Seven years ag credit experience (one year with PCA, past two years in \$18 million bank) currently VP in charge of \$8 million ag loans. References say, "able to handle a heavy load of problem loans, strong technical expertise, good with numbers." Very professional, no-nonsense individual. Four year degree plus computer courses and insurance licenses. Married. Age: 37. Lives IA. \$30,000. Call Jean.

IBL-17 AG LOAN OFFICER—Close to four years with farm credit as loan officer responsible for \$6MM in ag loans, new business development and related services. Reference says, "He's analytical, industrious, and has an outgoing personality...mixes well with people." B.A. Business Management. Married. Age: 26. Lives IA. \$25,000 +. Call Linda.

IBJ-18 VICE PRESIDENT—Six years experience in all areas of banking...ag, commercial, real estate and consumer loans, operations, insurance sales (holds all licenses) and marketing. Set up call program similar to PCA's. Micro computer experience too... reference says, "Really has the Apple figured out...excellent in lending, operations and PR." Finance Degree. Married. Age: 28. Lives IA. \$28,000. Call Jean.

IBJ-19 AG LOAN—Nine years of solid experience with Farmers Home. Currently a county supervisor with two other employees working with him. He has the appearance and polish you would expect from a progressive country banker. B.S. Agriculture. Lives IL. \$30,000. Call Jean.

IBJ-20 AG BANKING—Offers 9 years loan experience, 2 with a bank. Currently managing two branch offices in Farm Credit System with \$15 million loans. Trained and supervising loan officers and clerical staff. Exceptional references. College degree. Married. Age: 35. Lives IA. \$36,000 +. Call Jean.

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IB-1 #2/\$35MM BANK—In charge of entire loan portfolio and supervise staff of four loan officers. Requires 7 years bank lending exper. with commercial lending exposure. MN. \$30-35,000.

IB-2 COMM. LOAN OFF—Commercial lending and some cross over activity in other loan areas. 1-2 yrs. direct commercial exper. MN. Mid \$20,000's.

IB-3 OPERATIONS VP—Supervise 20-25 people in operations. Strong operations background required and data processing exposure. IA. \$30,000 +.

IB-4 AG DEPT. HEAD—needed in \$70MM central Iowa bank. Requires 10 yrs. experience in Iowa bank, B.S. in Agriculture, and ability to handle over \$10MM ag loans. \$35,000-\$40,000.

IB-5 JR. AG LOAN OFFICER—Share responsibility for \$8MM in ag loans in major holding company bank in northern Iowa. Must have two years experience in bank or PCA, plus college degree. \$18-\$22,000.

IB-6 V.P.—\$80 million bank in E. Iowa. pop. 10,000. Promising advancement opportunity. Requires 3-8 years current bank ag lending experience. \$30,000 plus benefits.

IB-7 A.V.P.—\$30 million Central Iowa bank, member of major holding co., choice location and position, good chance for rapid advancement. Requires 3-10 years current short term ag lending experience plus 4 year ag degree. \$30,000-35,000 plus complete benefit package.

IB-8 AG LOAN OFF—Resp. for \$6MM ag and commercial portfolio. Requires 3-4 years ag lending experience. IL. \$20-27,000.

IB-9 AG REP—Performance oriented ag bank (\$72MM). Seeks a strong ag loan officer with business development skills. Minimum of 5 years ag lending. IL \$28-32,000.

IB-10 CORRSP. BANKER—Calling on country banks and new business dev. for an independent bank. Exp. in banking, lending and oper. IA. \$22-28,000.

IB-11 AVP/VP—Experienced banker to make ag loans for \$100MM + bank with ag loans of \$20MM. Large multi holding company. MT. \$25-33,000.

IB-12 ASST. MGR—Banker needed for multi holding company with a branch of \$30MM +. Ag background required. \$25-36,000.

IB-13 FARM DEPT HEAD—\$150MM bank, in charge of \$13MM ag loans, supervise one ag loan officer, work on loan problems. Excellent bennies and advancement potential. Metro location. 5-10 years ag and commercial loan exper. in \$30-\$75MM bank, finance or acctg. degree. IL. Up to \$37,000.

IB-14 EVP/PRESIDENT—Bank management for \$25MM bank with \$15MM in loans. Must have bank mgmt. skills. NE. \$50,000.

IB-15 VP—In charge of ag loans, loan analysis, fin. statements, etc. for a small ag bank. Five years ag lending. MN. \$25-30,000.

IB-16 VP—In charge of ag loan dept. of \$8-10MM in loans for a large holding company. Aggressive, ag oriented and good documentator. Good advancement potential. IL. \$32-35,000.

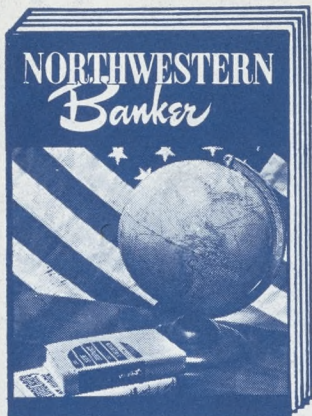
IB-17 CEO—Small ag bank needs senior banker to come in and manage ag bank of \$15MM. Ag background, communication skills and bank management needed. IA. \$35-40,000.

IB-18 COMM/AG LDR—Handle \$6-8MM in loans for a \$70MM bank. 4-5 years ag lending, know banking (commercial area). IA. \$25-30,000.

IB-19 AG REP—Start as ag rep then progress to VP with resp. of ag loans for a \$20MM + bank. SOLID ag loan exper. required. Bus. devel. skills. IA. \$30,000.

IB-20 AG LOAN OFF—Performance oriented ag lender in \$60MM + bank. 1-3 years ag ending exper. IA. \$21-23,000.

IB-21 #2—\$18MM bank needs a strong ag credit person to be in charge of all ag loans (\$14MM) and other phases of bank. High performance, service oriented bank. MN. \$25-30,000.



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from attending the various conference sessions. Adjournment is set for 2:15 p.m.

* * *

In last week's newsletter, the dates for the Nebraska Independent Bankers Association annual fall convention were incorrectly reported in the program schedule. The convention is Wednesday through Friday, October 10-12.

GORDON: First National Bank recently approved the promotion of Robert Connealy from executive vice president to president and Gary Ruse from vice president to executive vice president. Mr. Connealy joined the bank in 1966. Mr. Ruse has been with First National since 1971.

Minnesota News

The Minnesota Bankers Association nominating committee has recommended the following candidates for the 1985-86 association officer positions:

Clinton D. Kurtz, president, Citizens State Bank of Norwood, and currently first vice president, has been nominated to succeed Galen T. Pate as president.

Roy W. Terwilliger, president, Suburban National Bank, Eden Prairie, has been proposed for first vice president to succeed Mr. Kurtz.

James R. Jorstad, president, Citizens State Bank, Hayfield, is the recommended candidate for second vice president.

Scott Jones, president, Goodhue County National Bank, Red Wing, is proposed to serve a second term as treasurer.

MINNEAPOLIS: Four vice presidents were recently named at First Bank Minneapolis. They are: Thomas W. Bugbee, national west division; Sara M. Lilienthal, manufacturers division; Kathleen A. Hyde, commercial banking training division, and Wallace W. Norlander, human resources group.

MINNEAPOLIS: William K. Stern has been promoted to vice president at the St. Anthony Falls Office of First Bank Minneapolis. He has been with the bank 25 years and has served as manager of the ST. Anthony Falls Office since 1983.

WHEATON: William A. Harbeke has been named president of First State Bank, according to W.M. Sanger, chairman. Mr. Harbeke has served the past four years with First Bank Valley City, North Dakota.

Wyoming News

ROCK SPRINGS: First Wyoming Bank, N.A.-Rock Springs recently announced the appointment of Lyle D. Perry as cashier and vice president. Mr. Perry has been employed by First Wyoming Bank Corporation for 10 years. Also appointed was Gale A. York as vice president of the commercial loan department. Prior to assuming this position with First Wyoming Bank, Mr. York was a loan officer for Union State Bank in Upton.

South Dakota News

The South Dakota Bankers Association recently purchased a video tape from an ABA sponsored Consumer Bankruptcy teleconference held in August in Sioux City, Iowa, and has scheduled two locations for the showing of this teleconference in South Dakota. The dates are September 26 at the Kings Inn, Pierre, and September 27 at Staurolite Inn, Brookings.

In addition to showing the teleconference video, SDBA legal counsel Tom Adam will be on hand to answer any questions you may have

on the new bankruptcy law.

For more information or registration, contact the SDBA office in Pierre.

BERESFORD: Patrick J. Cleberg, president of First National Bank, has announced the election of Paul S. Jordahl as executive vice president. Mr. Jordahl, who also was named to the board, brings with him 12 years of experience in agriculture lending. He most recently served as manager of the Federal Land Bank Association office in Webster.

AN INVITATION

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COMMERCIAL LOAN OFFICER

Continued loan growth at Valley National Bank has created a need in the Lending Division for an experienced Commercial Loan Officer. Valley Bank is a member of Banks of Iowa, Inc. which has over \$1.8 billion in assets. Our bank's approach to commercial banking is relationship oriented, professional, and personal. We seek an individual who shares this philosophy. The ideal candidate will possess strong credit skills, portfolio management abilities, and a background in commercial business development. We are able to offer the right applicant an immediate opportunity with excellent career potential. Please send current resume and salary history to: **Lols Krlebs, A.V.P., Personnel, Valley National Bank, P.O. Box 906, Des Moines, Iowa 50304.** (PA)

POSITION AVAILABLE

AGGRESSIVE LENDING OFFICER—with 1-2 year experience preferably with ag background. Send resume to James A. Clark, Lake Crystal National Bank, Lake Crystal, MN 56055. (PA)

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BANK OFFICER with many years experience in all phases desires relocation. Heavy in credit and licensed for all lines of insurance. Prefer management or number two position in small to medium size bank. Resume upon request. Write file WCA, c/o Northwestern Banker. (PW)

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LEFEBURE INT. FLUSH WALK-UP WINDOW: Model BK-3340, with 5' window, storage pedestal, forms organizer, and 5' L shaped counter top. Both in excellent condition and under continuous maintenance. Phone Betty Roth, Hawkeye Bank & Trust, Mason City, Iowa. Phone 515/423-2457. (FS)

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PRESIDENT, CEO, \$15,000,000 bank \$35,000 Minimum

ASSISTANT CONTROLLER, population approx. 50,000 \$20,000-\$25,000

PRESIDENT, New Charter \$50,000 Minimum

INSTALLMENT, #2, large bank, over 100,000 population \$25,000 Minimum

COMMERCIAL VICE PRESIDENT, \$50-\$100mm Bank, ideal town \$40,000 Minimum

COMMERCIAL LENDER, \$60mm bank, population approx. 35,000 \$30,000 Minimum

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ASSISTANT VICE PRESIDENT LOAN DEPARTMENT

Excellent career opportunity. Requires Bachelor's Degree and a minimum of two to three years' lending experience. The individual will work in both ag and commercial loan departments. Salary commensurate with experience. Excellent benefits. Contact: **Steven L. Afdahl, President, Hawkeye Bank and Trust, P.O. Box 4068, Spencer, Iowa 51301.** Member Hawkeye Bancorporation. Phone 712/262-1940. (PA)

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CEO for \$60 million bank in midwest city of 35,000. Experience in commercial lending and administration essential Salary open.

CEO for Nebraska community bank. Excellent opportunity Salary open.

Sr. Ag Lender for large Wisconsin bank. Must have experience in major ag credits and ag degree Salary to \$45,000.

Sr. Ag Lender for large Minnesota bank. Must be experienced in handling large ag credits Salary to \$45,000.

Sr. Ag Lender for major Illinois bank. Must be experienced in working with large ag business customers and larger ag credits Salary to \$49,000.

Trust Officer to handle trust and estates and make up tax reports. Investment experience and law degree not necessary Salary to \$35,000.

Commercial Lender with experience in handling larger credits. Texas location. Excellent opportunity Salary to \$50,000.

Commercial Lender for major Oklahoma institution. Must have experience in large credit lines, cash flow, etc. Salary to \$50,000.

Number Two man for \$30 million Illinois community bank located on major duck flyway Salary to \$38,000.

Number two for major Iowa bank. Must have proven commercial loan record. Salary open.

Number Two person for larger northern Iowa bank. Must have both commercial and ag lending experience. Former examiner background a plus Salary to \$42,000.

CEO for smaller eastern Iowa community bank. Salary open.

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EDP Auditor for billion dollar bank. Wisconsin location Salary to \$35,000.

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TRUST OFFICER - \$75 Mil. Bank - E. Iowa To \$38K

BRANCH MANAGER - \$170 Mil. Bank - E. So. Dakota To \$35K

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POSITIONS AVAILABLE

PRESIDENT - \$30MM community bank. Requires ag and commercial lending background. \$Open

COMMERCIAL LOAN - \$100MM + bank with growth potential. Need five yrs. or more comml. lending and good business development skills. \$35K

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Additional opportunities available in midwestern states for experienced bankers.

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