

# NORTHWESTERN

# Banker Newsletter

Vol. 13 No. 48

Des Moines, Iowa

March 18, 1985

## Iowa News

ITS, Inc., announced last week that it has selected Diebold, Inc. to provide equipment and software to be used in ITS' first automated fuel pump pilot. It will be operational on approximately October 1, 1985, at the Colonial Amoco service station at I-235 and 35th St. in West Des Moines. United Central Bank of Des Moines is the retailer's sponsoring financial institution.

Dale A. Dooley, president and CEO of ITS, Inc., said, "This particular station was chosen because it has 20 fuel hoses, deals in both full- and self-service and includes repairs, service and convenience store item sales. Besides meeting these criteria, the Colonial Amoco is in a highly visible location right off of I-235 and is open 24 hours a day."

\* \* \*

Security National Bank, Sioux City, has announced that the Eighth Annual Security Financial Seminar, featuring Joan Lunden, Co-Host of ABC's Good Morning America, will be held on Thursday evening, April 4, at the Marina Inn in South Sioux City, Neb.

This year's Security Financial Seminar "Money, Prosperity, Success" promises to be one of the very best ever. Three nationally known speakers will introduce a variety of proven strategies for acquiring money, prosperity and success.

Since Joan Lunden joined Good Morning America, as Co-Host in 1980, she has become one of the most visible women in the country while interviewing national and international newsmakers, personalities, and medical and legal experts.

Financial speakers for the event will be Seth and Marilyn Manning, who will share strategies for expanding attitudes concerning money and prosperity. Seth Manning is a certified financial planner, while Marilyn holds a PhD in psychology and is a consultant to major companies in the United States.

Each presentation will include a question and answer period.

Security Financial Counselors will also be available before and after the presentations to inform participants about IRAs, investments, security plus, trust services, and a variety of financial services.

A reception will be held on the terrace following the program. Tickets are available by calling (712) 277-6731, or writing to Security Financial Seminar, Security National Bank, P.O. Box 147, Sioux City, Iowa 51101. Tickets are \$17.50 in advance per person, or \$20.00 at the door.

\* \* \*

Central Iowa Chapter of Bank Administration Institute will hold its next meeting on March 21 at the Des Moines Golf and Country Club,

West Des Moines. Speaker for the evening is Paul Dunlap, Hawkeye Bancorporation, whose topic will be Financial Supermarket.

Social hour will begin at 5:30 p.m. with dinner at 6:30 and the meeting at 7:30. Cost per person is \$15. Make reservations through Tom Quinlin, Norwest Bank Des Moines, N.A.

AFTON: The Commercial State Bank was closed March 8 by the Iowa superintendent of banking and turned over to the FDIC as receiver. A newly-chartered state bank, Citizens Savings Bank, opened in Afton Monday, March 11, and assumed all of the \$15.3 million in deposits in 3,700 accounts that Commercial State held when it was declared insolvent. The branch at Lorimer also continues to be operated by the new bank. The CSB Bancorporation was formed to own the new Citizens Savings Bank. Its investors include William Krause and A.C. Benton of Hampton; J. Wilson Persinger, president of Wilson Trailer Co., Sioux City; Richard Wickert, president, Taylor-Martin Auction Co., Fremont, Nebr., and Neal Conover, chairman, First National Bank, Creston. They paid FDIC a premium of \$107,700. Mr. Krause is chairman of the new bank and Mr. Conover is president.

DUBUQUE: At Dubuque Bank and Trust Company, Allen C. Sampson has been appointed vice president,



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marketing, and Nelson P. Klavitter has been named vice president operations/cashier. Mr. Sampson has been with the bank since 1974. Mr. Klavitter joined the bank in 1973.

**EDGEWOOD:** At its recent annual meeting, the Community Savings Bank announced the promotions of Steven A. Brady, formerly vice president and cashier, to senior vice president and to the board; Tim Brown, assistant vice president, to vice president and agricultural loan officer, and Jacqueline Johnson, assistant cashier, to cashier and data processing coordinator.

**MITCHELLVILLE:** A. Emsley Chittenden, who has served in Iowa banks for 30 years passed away in Mesa, Ariz., on January 25. Mr. Chittenden had served as chairman of Farmers Savings Bank of Mitchellville from 1961 until his death. He also served as president and chairman of the Exchange State Bank of Collins from 1955 to 1981. His son, Robert E. Chittenden, was given the additional position of chairman. He has been with the bank since 1968 and has served as president since 1981.

**OCHEYEDAN:** Steve J. Spengler, president and chairman of the Ocheyedan Savings Bank, has purchased all of the outstanding shares of Ocheyedan Bancorporation, parent company of the bank. Marcella Hembd, assistant cashier, has been

promoted to cashier. Marvin Zaiger, formerly with the Atlantic PCA, has been hired as vice president and farm loan representative to replace Paul R. Dorr, who has resigned. Russel Glade, a local farm operator, has been hired as assistant vice president.

**POCAHONTAS:** Rod Amlie, president of Commercial State Bank, has announced the addition of Michael F. Newland, vice president, and John C. Smith, loan officer/agency manager. In addition, promoted were Arlene H. Swendsen to cashier and assistant trust officer, and Terri Stover to loan officer.

### Nebraska News

The Nebraska Legislature on March 5 passed with emergency clause LB 295E which permits Nebraska banks to branch throughout the state by acquisition of existing banks. Previously, banks could have a branch in another town only if assuming deposits of a failed institution. The bill also increases from 9% to 11% the amount of deposits a multi-bank holding company may own of the total deposits of all banks and S&Ls in Nebraska. The bill was passed 33-13, was signed immediately by the Governor and is effective immediately with the emergency clause.

\* \* \*

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### CAPITAL PERSONNEL SERVICE

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Reserve Bank of Kansas City will bring their views about the economy to financial executives and businessmen across Nebraska during the month of April.

The four — Dr. Glen Miller, vice president and economic advisor; Dr. Bryon Higgins, vice president and economist; Dr. Mark Drabenstott, senior economist, and Dr. William Keeton, senior economist — will discuss the regional and national economy, as well as monetary policy issues and state banking developments, during the Kansas City Fed's series of Economic Forums.

The schedule for the Nebraska forums is: April 9 in Grand Island; April 10 in North Platte; April 11 in Scottsbluff; April 16 in Lincoln; April 17 in Norfolk, and April 18 in Omaha.

**ALMA:** Charles Hickey has been named executive vice president of Harlan County Bank. He has served the past eight years in the same post

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**AG OFFICER/COM'L** — strong feedlot, \$ Open  
**VP CORRESPONDENT** — Oklahoma, Accts/Sales, \$40,000's  
**VP CORRESPONDENT** — Illinois, 12 states + MO/KS, \$45,000+  
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**INTERNAL AUD** — Illinois, BS/Acct, \$30,000  
**VP AG/COM'L LOAN** — Nebraska, \$30,000  
**VP AG OFFICER** — for three banks, Nebraska, \$24,000  
**INS OFFICER** — Oversee two bank agency, \$19,000  
**VP AG OFFICER** — Iowa, possible #2 position, \$50,000

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This north-central Iowa bank is located in a town of 7,000 and in July of 1984 hired its ag loan officer with the help of a personnel service designed especially to meet the needs of rural banks.

## Iowa Bank President: "Exactly the Person We Wanted!"

Ray Hewitt, President of Clear Lake (Iowa) Bank and Trust Company, employed his ag loan officer through AGRICareers.

"Roger Walston has the specific qualifications I was looking for," says Hewitt.

**"The process was very efficient for me."**

**—Ray Hewitt, Pres.  
Clear Lake Bank  
and Trust Company  
Clear Lake, Iowa**

The independently-owned bank has \$60 million in assets and is located in a small community where farming is the major industry. Hewitt wanted an ag-educated banker with a depth of training and ag lending experience in a large bank system.

Walston, now a Vice President at the bank, grew up on a farm and worked in ag lending six years at a holding-company bank in western Iowa. He has a master's degree from Iowa State University.

**"He didn't arrive with any hidden skeletons in his closet."**

**Ray Hewitt**

Prior to entering banking he was the county extension director in Adair County, Iowa.

"They sent several resumes, and eventually recommended Roger. He was the only person from AGRICareers that I interviewed in person, and within a short time he was here. The process was very efficient for me."

Asked how things are working out, Hewitt responded, "Excellent! Roger is a real gentleman. And he didn't arrive with any hidden skeletons in his closet."

"He and his wife and children have fit into the community beautifully."

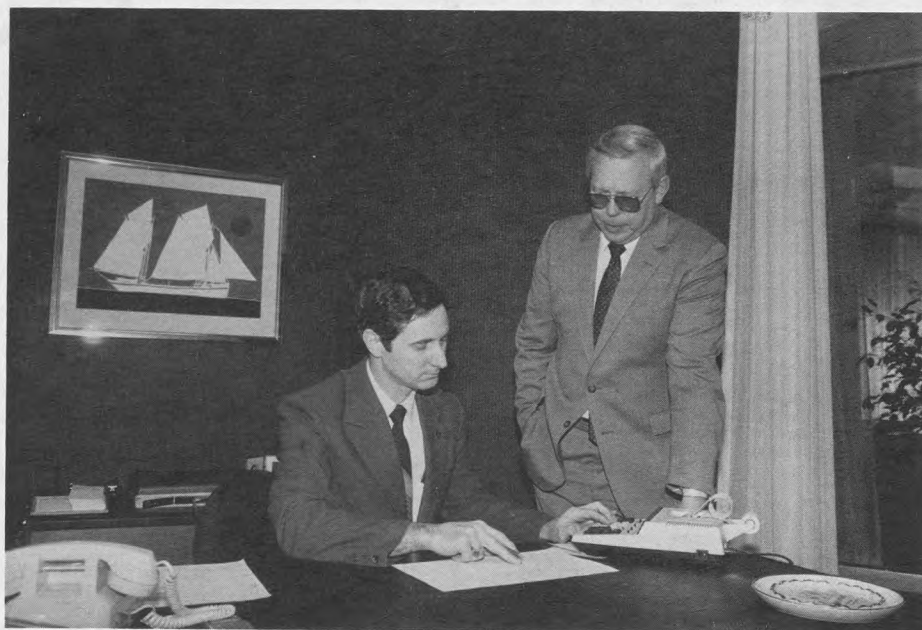
Walston himself compliments AGRICareers on the way his availability was handled. "They kept in touch, and kept my name confidential until I released them to submit it to a specific potential employer."

That was important to me." He feels his major skills are working one-on-one with farmers and others in a banking situation. Also, he is enjoying learning the value of microcomputers in evaluating loan files.

"Mainly, though, I'm a people person!" says Walston.

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Ray Hewitt, right, President of Clear Lake Bank and Trust Company employed Roger Walston, left, as Vice President and ag loan officer. Referred by AGRICareers, Walston fit the bank's needs especially well, says Hewitt.

## AG BANKERS AVAILABLE

Personnel Specialists Serving America's Ag Banks

**NL-1 EVP/CEO**—Stable work record; with current employer for ten years. Started as loan officer, now Senior VP. Involved with all areas of lending (emphasis in ag), investments, budgeting, operations and insurance for a \$25MM + bank. Receives excellent performance ratings from current employer. Bachelor's degree. Married. Age: 38. \$45,000+. Call Linda.

**NL-2 AG/COMMERCIAL LENDER**—Ag lender who wants to expand his horizons to include other areas of lending. Offers one-and-one-half years with PCA with \$4MM in loans, an aggressive personality and willingness to learn. Reference says, "Good performer, solid individual, self motivator, has a good grasp on ag credit and he's fun to be around." ISU grad in Ag Business. Engaged. Age: 26. Lives IA. \$25-27,000. Call Linda.

**NL-3 AG/COMMERCIAL LENDER**—Eight years with major holding company which includes ag, commercial, real estate and installment lending along with operational duties. Highly recommended. Analytical and documentation skills. B.S. Ag. Married. Age: 32. Lives MN. \$30,000+. Call Linda.

**NL-4 AG LOAN OFFICER**—Strong ag background which includes farming (crops, hogs, and cattle) and three years bank experience in operations with small rural Nebraska bank. Responsibilities include, loan documentation, profit and loss statements, cash flows, computer input, farm calls. Reference says, "Works very well with others, relates very well to the farmer. Excellent with detail." B.S. Agronomy. Married. Age: 29. Lives NE. \$15-17,000. Call Jean.

**NL-5 AG CREDIT I**—Has five years experience with production credit systems, managing \$4MM loan portfolio. Reference says, "Good manager, good public relations skills, effective communicator, very innovative, has done excellent job coordinating insurance program." Married. Age: 32. Lives NE. \$35,000. Call Jean.

**NL-6 AG LOAN OFFICER**—Has nine years bank and PCA experience. Sharp, well spoken candidate with super attitude! Strengths include public relations, new business development, analysis, and cash flows. Reference says, "Very well liked, community oriented, good rapport with farmers. I'd hire him here if I had room." BS AgBus. Married. Age: 32. Lives IA. \$30,000. Call Jean.

**NL-7 AG LENDER**—A real PROBLEM SOLVER! Currently handling large number of PCA's problem loans. FmHA Co. Supr. for 10 yrs., past 3 with PCA. Has been thru both extremes of ag lending; the liberal practices of several yrs. ago and the conservative, clean-up phase of today; has adapted to and learned from both. References say, "has successfully reduced loan problems, and helped farmers gain business sense as well"... "able to waltz thru FmHA's forms & regulations and get a loan put thru fast"... "offers practical solutions to loan problems." Good attitude and down-to-earth personality. B.S. Ag, married, age 35. S. IA or N. MO location. \$33,000. Call Jean.

**NL-8 BANK LOAN OFFICER**—Close to two years with FmHA as assistant county supervisor responsible for writing and servicing ag and rural housing loans in a three county area. Well recommended. B.S. Ag Business. Married. Age: 26. Lives IA. \$25,000. Call Linda.

**NL-9 INSURANCE AGENCY MANAGER**—Insurance agent who is involved in managing, servicing and new business development for a \$800,000 gross volume insurance agency the past four years. Reference says, "I would recommend him because he made the insurance agency very profitable for me." 3 yrs. college. Married. Age: 28. Lives IA. \$22-24,000. Call Linda.

**NL-10 AG LENDER**—Extremely sharp ag lender offers close to one year with FLB. Very knowledgeable in agriculture. Self motivator. Supervisor says, "Good credit aptitude... fast pace achiever...he's got a lot of potential." B.A. Finance. Single. Lives IA. \$21,000. Call Linda.

**NL-11 AG LOAN OFFICER**—Reference says, "Very qualified cash flow lender." This ag banker's long-term goal is to be the BEST ag lender possible. Offers three years with PCA and currently ag officer in charge of \$19MM ag loan dept. and staff of two loan officers. B.S. Ag. Married. Age: 36. Lives WI. \$30,000. Call Linda.

**NL-12 AG LENDER**—Highly capable ag lender who offers seven years ag credit expertise (six with FLB and one with a finance company). Self starter. Seeking banking career for more broad exposure to lending field. B.S. Ag. Married. Age: 29. Lives IL. Call Linda.

Our reputation of maintaining our candidates' confidentiality enables us to attract a SELECT group of ag bankers and lenders...those currently employed and not actively job hunting or flooding the market with their resumes, but ready to make a move for the right opportunity. Therefore, when you describe your needs to us, we contact our candidates who fit your description to discuss the position and location to ascertain their interest before disclosing their names or sending you their resumes. This not only protects our candidates identity, but saves you time... when we submit a person for your consideration, you'll know he or she has an interest in your bank, community and salary range. Let us know your needs without commitment; we won't 'hound' you with phone calls or 'flood' you with resumes, and there is no fee unless you hire. We serve as the source to locate candidates who meet your qualifications and are interested in your position. We are available to assist, not 'insist'. We allow and encourage your direct contact with our candidates. YOU make the choice and decision without pressure.

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**N-1 VP (#2)**—\$20MM with very clean loans, nice location (10,000 population) in N. IA. Requires 5 or more yrs. bank or PCA experience, strong documentation skills, good judge of credit risks, ability to say 'no', but able to develop business. \$35,000.

**VP (#2)**—\$25MM (large holding co.) bank with \$10 + MM in loans. Needs steady, persistent individual with 5-7 yrs. PCA or FmHA, strong cash flow, collections, & work out experience. Real Estate & commercial lending exper. helpful. Excellent growth opportunity. \$35,000.

**N-3 AG LOAN OFFICER**—\$100MM bank in NE seeks sharp individual with 2-5 yrs. PCA or FLB exper. to work in \$30MM ag dept. with 2 other officers. Good location in W. NE. \$35,000.

**N-4 AG LOAN OFFICER**—\$40MM independent bank in western half of NE with \$15MM ag portfolio needs person with 2-7 yrs. ag lending exper. from bank, PCA, FmHA or FLB. Looking for someone with outgoing personality, with good growth potential, and desire to put down roots in this friendly and progressive community. A strong bank with few problem loans and nice work environment. \$20-\$34,000 (D.O.E.)

**N-5 VP-EVP**—Small but very solid bank in excellent N.E. IA area offers great opportunity to work up to president position within 2-3 yrs. Requires 3 or more yrs. ag lending exper. (prefer bank or PCA) with top documentation skills, sound credit judgement, and an aggressive (but not overbearing) attitude. \$25-\$30,000.

**N-6 AG LOAN OFFICER**—\$50MM Eastern Iowa bank near metro area requires experienced ag lender with strong ag credit skills (3-4 years bank or PCA) prefers PCA. Must be a "number cruncher." \$28-32,000.

**N-7 EVP**—Opportunity to take over bank management. \$17MM bank, primarily ag, in good shape. Must be good with documentation, know FmHA procedures, work well with public. \$30,000 plus.

**N-8 AG LOAN OFFICER**—Seeking #3 person for Western Iowa bank near metro area. Two to five years lending experience is required. Must have good documentation and cash flow skills and have problem loan experience. To \$30,000.

**N-9 AG LENDER**—#2 in \$50MM bank, with \$25MM loan portfolio (\$10MM ag) must have strong ability to work with and reduce problem loans, good documentation skills, and cash flow experience. Two to five years bank or PCA experience is required. \$25,000.

**N-10 VP**—\$30MM bank wants to hire Senior Loan Officer to be in charge of total loan portf. (\$15MM) with emphasis in ag. Build loans but maintain loan discipline. 15-20 years bank lending exper. in "community" bank. MN. \$31-37,000 + +.

**N-11 SR. VP**—\$12MM bank seeking full-time senior ag lender. \$3MM ag portf. with loans in good shape. 5 or more years of ag credit exper. Aggressive, personable and community minded. MN. \$30,000.

**N-12 SR. LOAN OFF.**—\$45MM + ag bank located in northern MO needs senior lender with strong documentation skills to be in charge of \$26MM loan case. Requires bank exper. with management abilities. Up to \$40,000 +.

**N-13 #3**—Strictly ag loans for a \$30MM ag bank. Will consider 2-5 yrs. in bank, PCA or FMA. Needs good documentation and problem loan exper. IA. \$20-25,000.

**N-14 CEO**—Well capitalized Illinois ag bank has #2 spot position which will lead to CEO very rapidly in short period of time. Must be an accomplished ag lender, good working knowledge or operations and other loan duties. Strong documentation skills needed. Ten or more years of bank exper. \$40-45,000.

**N-15 SR. COMMERCIAL LOAN OFFICER**—To specialize in loans to cattle feeders. Will take charge of \$40MM loan portf. for major bank holding co. in So. CA. Must have 5-7 yrs. current bank lending exper. handling similar portf. of loans to cattle feeders. Need solid skills in credit analysis, problem solving, written and oral communication. Good mgt. potential. Salary to \$45,000 + full benefits.

**N-16 JR. AG LENDER**—Strong Illinois ag bank (\$17MM with \$100MM in loans) is looking for an aggressive ag lender to market and service existing accounts and ag loans. 1-3 yrs. min. ag banking exper. Good on documentation, new business dev. and marketing skills. Mid \$20,000's.

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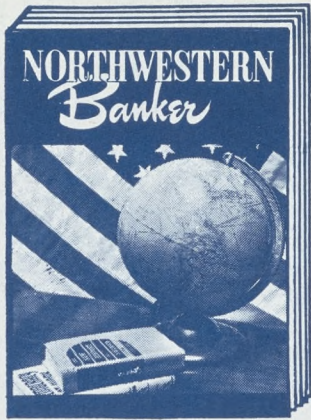
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at Kearney State Bank. In addition, John Nelsen was promoted to vice president.

**ARAPAHOE:** The Citizens State Bank was declared insolvent on March 8 by Director of Banking Roger M. Beverage and turned over to the FDIC as receiver. The Farmers & Merchants Bank of Edison, eight miles east of Arapahoe, purchased and assumed approximately \$14 million in deposits in 3,000 accounts for a purchase premium of \$511,000. F&M Bank assumed Citizens State's installment and real estate loans and other assets for \$6.7 million. FDIC put in \$6.8 million to facilitate the transaction and retains about \$8.6 million assets of the failed bank. Donald W. Hardin, president of F&M Bank, said the Citizens State building in Arapahoe will be operated as a branch of F&M with Jim Chitwood as managing officer. A decision will be made later whether to move F&M headquarters to Arapahoe and retain an Edison office, or continue with Edison as headquarters. Roland E. Emmett was president of Citizens State.

**BLAIR:** Douglas L. Davidson has been elected president of the Washington County Bank in Blair. He previously was president of Citizens Bank of Montana, Havre.

### Minnesota News

The Minnesota Bankers Association will conduct four agricultural workshops March 18-21 to provide ag lenders with a complete update on state and federal assistance programs in addition to a detailed session on the FmHA Guaranteed Loan and the Minnesota Emergency Farm Operating Loan Act.

The program will be led by key agricultural bankers and Farmers Home Administration staff. Registration begins at 9:30 a.m. the program will conclude by 3:00 p.m.

The workshop will be held at the following locations: March 18, Holiday Inn, North Mankato; March 19, Donovan's Motor Inn, Redwood Falls; March 20, Holiday Inn, Detroit Lakes, and March 21, Americana Inn, St. Cloud.

**CHANHASSEN:** The State Bank of Chanhassen has been sold by Bernard & Charles Schneider to R.O.M. Financial Services, Inc. a one-bank holding company owned by Raymond O. Mithun, Sr. Michael S. Higgins is the new president and CEO and Robert H. Schroeder is senior vice president and senior loan officer.

Mr. Mithun is the founder of Northstar Bancorporation, Inc. which owns banks in Crystal, Excelsior and Wayzata. Mr. Higgins was formerly president of the bank in Crystal and Mr. Schroeder was vice president of installment loans also in Crystal. Joining the staff as an administrative assistant is Robin J. Reinking.

**MINNEAPOLIS:** John Moorhead, former chairman and CEO of Northwestern National Bank (now Northwest Bank Minneapolis, N.A.), died March 7 at the age of 75. Mr. Moorhead joined the bank in 1930, was named president and CEO in 1957 and then chairman and CEO in 1968. He was elected senior chairman in January, 1974 until his retirement one year later.

**ST. CLOUD:** Curtis M. Schmidt has joined the staff of First American National Bank of St. Cloud as vice president in commercial loans. He previously was with the Small Business Administration in Minneapolis.

### South Dakota News

The South Dakota Bankers Association 1985 Agricultural Credit Conference will be held April 3 and 4 at the Kings Inn Pierre.

Speakers for the event include John Mashek, U.S. News & World Report; Roy Ferguson, II, specialist in business turn-arounds and strategic planning for expansion; Governor William Janklow, South Dakota; Mark Mayfield, director of government affairs, Farmland Industries; Jerry W. Robinson, Jr., professor of sociology and rural sociology, University of Illinois in Urbana, and John Gaines, ag commodity marketing specialist.

### Wyoming News

Stanley R. Hunt, Cheyenne sav-

ings and loan executive and chairman of the state Financial Institutions Board, has been appointed state examiner by Gov. Ed Herschler.

Mr. Hunt, whose appointment was approved by the Senate, will serve four years beginning March 1, 1985. He has been senior vice president for business development and chief operating officer of the United Savings Bank of Wyoming, formerly United Savings and Loan.

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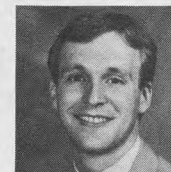
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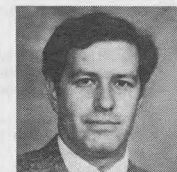
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**POSITION AVAILABLE**

**VICE PRESIDENT**—\$40 million southeast Iowa bank seeking individual with strong credit and operations background needed. Near major college town. Excellent benefits and career opportunity. Send resume and salary history in confidence to file WCS, c/o Northwestern Banker. (PA)

**PRESIDENT**—\$6 million northeast Iowa ag bank. Lending background required. Excellent opportunity to advance in a holding company organization. Send resume to: Sharon R. Cmelik, P.O. Box 360, Waterloo, Iowa 50704. (PA)

Western Iowa bank has immediate opening for **AG-LOAN OFFICER**. Prefer ag degree and 3 or more years experience. Significant career with bank or as part of a growing holding company. Send resume and salary requirements to Mike Keim; 707 North 90th Street, Suite 304; Omaha, NE. 68114. (PA)

**COMMERCIAL LOAN OFFICER**—Commercial lending experience required. Must have proven success in prospecting, interviewing and structuring good commercial loans. Expert knowledge of handling collateral, documentation and credit analysis necessary. Competitive salary and excellent benefit package. Send resume in confidence to Human Resources, United Federal Savings Bank, Locust at Fourth, Des Moines, Iowa 50308. (PA)

**POSITIONS AVAILABLE**

**TRUST OFFICER** - Firmly established bank with expanding department in metro area. Must be people minded with 1-3 years trust experience in an urban bank environment. \$30K.

**INVESTMENT FUNDS MANAGER** - Progressive, fast growing bank consulting firm is in need of a career oriented, aggressive performer. Bank experience in a large environment. BBA and analytical background. \$30-35K.

**AG LENDER** - Holding co bank with strong history of developing leaders. Valuable oppty for an individual interested in joining a fast-track bank. Two years of ag lending experience and a four year degree necessary. \$28K.

**SENIOR COMMERCIAL LENDER** - Sunny Florida bank \$70m and growing. Forward looking management team seeks a detail oriented/success minded commercial lender. \$60m+ environment and 5+ years of commercial lending. \$48K.

**PRESIDENT** - \$15m rural bank. Take charge individual to accept challenge of a well financed clean-up operation. In-depth ag and trouble-shooting backgrounds are required. \$50K.

FOR FURTHER INFORMATION  
 FOR THESE AND OTHER POSITIONS  
 RESPOND IN CONFIDENCE TO:  
 R. KURT ROSENCRANTS AT (515) 244-4414

**ROBERT HALF**

317 6th Ave, Ste. 650  
 Des Moines, IA 50309  
 (515) 244-4414

ALL FEES COMPANY PAID

**POSITIONS AVAILABLE**

**MARKETING DIRECTOR** - Degreed. 5+ yrs exp. Omaha. \$40-60K

**2 COMMERCIAL LOAN OFFICERS** - 4-5 yrs. Degreed. Omaha. To \$40K

**4 AG LENDERS** - E. Nebraska & W. Iowa. 2-5 yrs. To \$30K

Richard L. Beem, CPC  
**GUMBERT EXECUTIVE EXCHANGE, INC.**  
 11246 Davenport Street  
 Omaha, NE 68154  
 Phone: 402/330-3280  
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 We're Nationwide

**OPPORTUNITIES IN PHOENIX, AZ.  
 THE VALLEY OF THE SUN  
 ALL POSITIONS EMPLOYER FEE PAID  
 \$30,000 TO \$45,000**

Commercial lenders with experience required for medium and large banks. Duties include business development. Excellent career growth in rapidly expanding economy.

Leslie (Lowe) McLean  
**ASOSA PERSONNEL**  
 1270 E. Broadway, #200  
 Tempe, AZ 85282  
 (602) 968-4481

All responses held in strict confidence.

**COMMERCIAL-AG LOAN  
VICE PRESIDENT**

Position in northeast Iowa. Minimum 3-5 years lending experience. Cash flow and loan documentation necessary. Excellent benefits and career opportunities with growing multi-bank holding company. Salary commensurate with experience. Send resume and references to:

Charles V. Perry, President  
**Parkersburg State Bank**  
 Box 70, Parkersburg, IA 50665  
 Phone: 319/346-2114 (PA)

**DON SCHOOLER Jr.**  
 AND ASSOCIATES

"Successful Banking is Quality Personnel"

If you would like to be informed of positions as they become available and if you are interested in changing your present position, send your resume or phone Don Schooler, 417-882-2285, 2508 East Meadow, Springfield, Missouri 65804. Information on you will be kept confidential until you are interested in a specific position.

Eighteen years of banking serving as President of rural and metropolitan banks enables me to match you, technically and personally, with the right banking environment.

**POSITIONS CURRENTLY AVAILABLE**  
 Missouri, Iowa Oklahoma, Kansas, Arkansas,  
 Illinois, and Nebraska

**COUNTRY COMMERCIAL LENDER** in a \$30mm range bank, population 3,000 ..... \$30,000

**CHIEF ADMINISTRATIVE OFFICER** in a \$150mm range bank. Lending and administration background and knowledge of operations ..... \$60,000-\$75,000

**PRESIDENT** for a \$40-\$50mm bank, heavy ag, population 3,000 ..... \$50,000

**HEAD COMMERCIAL LENDER** for an \$80mm bank, 9,000 population ..... \$55,000

**TWO AGRICULTURAL LENDERS** in country towns, \$25mm range banks ..... \$30,000

**PRESIDENT** for a \$45mm bank, near large lake area ..... \$60,000

**VICE PRESIDENT, COMMERCIAL LENDING** in a \$30mm bank, 75,000 population range ..... \$45,000

**JUNIOR COMMERCIAL LENDER**, \$100mm bank, 15,000 population ..... \$22,000

**Financial Careers**

**V.P. & CASHIER** for \$32 million Iowa bank. College community ..... Salary Open

**CEO** for \$23 million Iowa bank. Affiliated with major holding company. Prefer experienced banker with good ag background ..... Salary \$40,000

**CEO** for \$14 million Iowa community bank. Requires 5 to 10 years experience. Good ag background. .... Salary open

**COMMERCIAL LENDER** for \$100 million bank. Requires 5-10 years experience. Job entails loan cleanup—both ag and commercial ..... Salary \$40,000+

**COMMERCIAL LENDER** for \$600 million midwest bank. Must be experienced in handling major credits and good at documentation ..... Salary \$40,000.

**NUMBER TWO** person for \$140 million bank. Must have loan experience in larger bank. Position leads to CEO ..... Salary \$50,000+

**COMMERCIAL LENDER** for major southern Minnesota bank. Requires 5 or more years experience. .... Salary to \$40,000.

**TRUST OFFICER** for \$100 million midwest bank. Law degree not necessary. .... Salary to \$35,000.

**CEO** for \$15 million Iowa bank. Strong ag lending experience required ..... Salary open

**TRUST OFFICER** for \$70 million Iowa bank. Prefer lawyer with two or more years experience in handling trusts and estates ..... Salary \$30,000.

**VICE PRESIDENT—COMMERCIAL LOANS** for \$40 million Iowa bank. Insurance license is a plus. .... Salary to \$35,000

**CASHIER** for eastern Nebraska bank. Requires 3-5 years experience. .... Salary to \$32,000.

**AG LENDER** for northern Iowa bank. Prefer college grad with ag degree. Entry level position. .... Salary open

**AG LENDERS** for PCA, to serve as managers in excellent farming areas. Offices do not have major problem loans. Prefer college grads with 3 or more years experience and farm background. Good documentation record is essential ..... Salary to \$30,000.

Write or call Malcolm Freeland or Cy Kirk in care of Freeland Financial Service, Inc., 1010 Equitable Bldg., Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays reasonable fee. Many other opportunities now available.

**BANKING OPPORTUNITIES**

**CORRESPONDENT BANKER**—40-50% travel in IA and NE, 2-3 yrs ag lending required ..... \$25K.  
 Contact Barbara J. Rittta.

**COMMERCIAL LENDERS**—8 IA openings, 2 yrs to senior mgmt, holding co. & independent banks  
 Contact Barbara J. Rittta. \$27-45K.

**TRUST OFFICERS**—Metro resort communities in Ark and Wisc. Large banks. Emp Ben & Bus Dev.  
 Salary \$25-33K and up.  
 Contact Pamela J. Swenson.

**COMMERCIAL LOAN OFFICER**—Metro Minn \$300mm bank. Mgmt opportunity Salary \$30-48K.  
 Contact Pamela J. Swenson.

**PROFESSIONAL RECRUITERS**  
 6818 Grover Street  
 Omaha, NE 68106  
 Phone: 402/397-2885

**POSITIONS AVAILABLE**

**INSTAL. LOAN** - \$100MM suburban bank. Requires one or two yrs. consumer lending experience. Some supervision ..... \$18K

**COMML. LOAN** - \$250MM urban bank. Addition to staff. Future advancement possible ..... \$40K

**COMML/REAL ESTATE** - heavy commercial loan experience and some exposure to large R.E. lines. Senior position in \$20MM suburban bank ..... \$40K

**AGRILOAN** - share lending responsibilities with President for \$30MM Ag bank. Some operations background desired ..... \$35K

**PRESIDENT** - \$30MM independent suburban bank. Must have previous CEO experience and strong marketing skills ..... \$Open

**TOM HAGAN & ASSOCIATES**

2024 Swift - Box 12346  
 North Kansas City, MO 64116  
 816/474-6874

"Serving the Banking Industry Since 1970"

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