

# NORTHWESTERN Banker Newsletter

Vol. 14 No. 4

Des Moines, Iowa

May 13, 1985

## Chicago Fed Hosts Conference

OVER 300 economists, regulators, and financial executives met to discuss critical issues facing the financial industry on May 2 and 3 at the Conference on Bank Structure and Competition sponsored by the Federal Reserve Bank of Chicago.



S. KEEHN

The 21st annual conference program included sessions on safety and soundness regulations, causes of bank and thrift failures, problems facing rural and agricultural banks, and the viability of private insurance as an alternative to federal deposit insurance. Among the speakers at the conference discussing safety and soundness regulations were Barry F. Sullivan, chairman of the board of First Chicago Corporation; Thomas H. Huston, Iowa commissioner of banking; and Joseph C. Scully, president and chief executive officer of St. Paul Federal Bank for Savings.

Chicago Reserve Bank President Silas Keehn pointed out in his remarks opening the conference that the banking and financial services industry has been "seething with changes" in the past year.

Mr. Keehn noted that the Fed's

"reluctant approval" of an application by United States Trust Company of New York to convert its Florida trust operation into a consumer bank was a landmark decision. He added that the Comptroller of the Currency "opened the floodgates" to nonbank banking by preliminarily approving over 200 applications in 31 states.

Nonfinancial firms continue to move into the financial services field, Mr. Keehn noted. Sears, already a major participant in retailing financial services, recently took another step with the introduction of a universal credit card. In addition, Chrysler and General Motors are "clearly moving away from a heavy dependence on the automotive business" by expanding activities in the non-automotive financing areas, Mr. Keehn said.

Against a background of all these changes, there has been virtually no action at the federal level, Mr. Keehn noted. "However, at the state level the number of states that have adopted, or are considering adopting, some sort of interstate banking legislation has mushroomed and expands almost weekly," he added.

Mr. Keehn also noted that the past year had "not been without its traumatic moments." Liquidity problems at some financial institutions required timely and appropriate responses by regulators.

A series of incidents affecting government securities firms was one source of problems in the financial sector, he stated. Current problems in the agricultural sector have also led to severe strains for some banks serving that sector. These problems are especially important to the Midwest because of the crucial role that agriculture plays in the regional economy, he said.

Mr. Keehn added there was a bright side to the events of the past year since they show the regulators can respond in a timely and effective way to problem situations and that the "system does work."

Copies of some of the papers presented at the conference are available by calling Nancy Goodman, (312) 322-5110, or Jim Holland, (312) 322-5121. Cassette recordings of the sessions are also available for a fee. □

## Iowa News

The May 16 meeting of the Central Iowa Chapter of Bank Administration Institute will be held at Willow Creek - Des Moines.

Bernie Saggau, executive secretary of the Iowa High School Athletic Association, will present a motivational talk on Attitudes and Education.

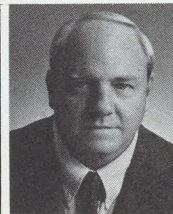
Social hour will begin at 5:30 p.m., followed by dinner at 6:30 and the

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Dorothea Wolfe

meeting at 7:30. Cost is \$15 per person, and reservations can be made through Tom Quinlin, Norwest Bank Des Moines, N.A.

\* \* \*

An Individual Retirement Account and Standardized Master Plan Seminar will be presented by the Iowa Bankers Association on May 17 at the Holiday Inn, Sioux City; May 22 at Stouffer's Five Seasons Hotel, Cedar Rapids, and May 23 at Savery Hotel, Des Moines.

Each seminar will begin with registration at 8:00 a.m. and adjourn at 4:00 p.m. The seminar will be presented by Bruce Moore, LL.M., a former practicing attorney and director of taxation for a national accounting firm.



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**CEDAR RAPIDS:** David W. Sorenson has joined United State Bank as senior vice president in charge of commercial lending and credit card services. He most recently was vice president and manager of lending for United Bank of Delta in Delta, Colo. He also was with Bettendorf Bank & Trust in Bettendorf, Iowa.

**DES MOINES:** Kenneth R. Malecha has been appointed correspondent banking officer in the Iowa correspondent/corporate services division of United Central Bank of Des Moines, N.A. He previously was with UCB in Estherville and Norwest Bank of Northfield, Minn.

**DES MOINES:** David N. Walthall, president of Hawkeye-Capital Bank & Trust has been named senior vice president and a director of Hawkeye Bancorporation. In addition to remaining CEO of Hawkeye-Capital, he will oversee the operation of 12 other Hawkeye banks. Mr. Walthall joined Hawkeye Capital in 1982.

**MASSENA:** The Farmers Savings Bank was closed Friday, May 3 at 10:30 p.m. by Tom Huston, superintendent of banking. The failed bank was acquired by an investor's group led by Mike Keim, who also has interest in Corn Belt State Bank in Correctionville, and was reopened Monday, May 6, as the Union National Bank. Union National will as-

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Des Moines, Iowa 50309

sume about \$14.9 million in 2,800 deposit accounts and has agreed to pay the FDIC a purchase premium of \$78,000. The bank's failure has been attributed to poor ag loans and some commercial loans, as well.

**SIOUX CENTER:** First National Bank of Sioux Center has appointed James E. Stachour as president. He joined the bank in 1970 and since 1980 has served as executive vice president. He previously was with Toy National Bank in Sioux City for eight years.

**WEST UNION:** Robert J. Ralston, 52, president of First National Bank, died May 2 of a heart attack. Mr. Ralston had been with the bank almost 20 years and had served as president since 1977.

#### Nebraska News

The Mid Plains Group of NABW will hold its executive night on Tuesday, May 14 at the Omaha Country Club starting at 6:30 p.m.

Guest speaker for the evening will be V. Hall Starr from V. Hall Starr & Associates of Des Moines, Iowa, and his topic will be "Communications."

**ELKHORN:** Neil Kirby has been named president and chief executive officer of the Bank of Elkhorn. Mr. Kirby had been serving as president and CEO for First State Bank of Mapleton, Iowa.

**YORK:** The York State Bank has announced its intention to purchase Gresham State Bank subject to regulatory approval. The purchase is set to take place in the next few months.



H. PETER DEROSIER  
Vice President

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Group 5  
Annual Meeting  
May 20  
Lakeshore Golf &  
Country Club -  
Council Bluffs**

Featuring!  
**MAGIC REVIEW '85**

This two-magician show will astound and entertain you as these magicians attempt the death defying sword chamber!



**GOLF!  
A.M.**

10:30 Golf - Call the pro shop at 712-366-1639

**P.M.**

2:00 Registration hosted by:  
Council Bluffs Savings Bank  
First Bank, N.A.  
First Natl. Bank, Council Bluffs  
State Bank & Trust, Council Bluffs

2:00 Cocktails - Courtesy, U.S. Check Book

3:00 Call to Order Chairman Tom Whitson

4:30 Business Meeting

5:45 Social Hour

6:30 Banquet  
Entertainment - **Magic Review '85**

## Iowa Group Meetings Continue

### Group 5—Council Bluffs

The Group 5 bankers meeting will meet Monday, May 20 in Council Bluffs at the Lakeshore Country Club, Lake Manawa. This year's impressive line up includes "Magic Review '85," an exciting show that will feature the death defying sword chamber. This two-man team combines 23 years of magical skills that will surely highlight the evening banquet. Also, Dr. Ray Pugh, professor of physical education at Drake University, will speak during the afternoon business session. His topic will be, Iowa: Let's Plus our Pluses. Golf will be available at the country club with tee time set for 10:30 a.m. For reservations please call the Pro Shop (712) 366-1639. You won't want to miss this exciting day of activities. There will be a special program just for the ladies which includes cocktails and a special program at 4:30.



T.D. WHITSON

**A.M.**

10:30 Golf - Call the Pro Shop (712) 366-1639. Send fees to Tom Whitson.

**P.M.**

2:00 Registration - Council Bluffs Host Banks.

Cocktails - Courtesy United States Check Book Co.

3:00 Call to order - Chairman Thomas D. Whitson, president, Council Bluffs Savings Bank.

Welcome - Dennis Reed, president, Council Bluffs Chamber of Commerce. Dr. Ray Pugh, "Iowa: Let's Plus our Pluses."

4:15 Break.

4:30 Business meeting.

Comments will be given by IBA President William Logan; a legal update by Howard Hagen, assistant attorney general, Des Moines; good news and views by the Superintendent of Banking Thomas Huston, and IBA Executive Vice President Neil Milner will conclude with association activities.

### Group II Annual Meeting May 21 - Starlite Village, Ft. Dodge Featuring



#### "Iowa Central Singers"

The Iowa Central Singers are a 20-voice group with a rhythm and brass section. The Singers perform various music styles with choreography designed by their own members. Their 1985 repertoire consists of some of the most recent pop hits such as "Bop 'Til You Drop" and "Wake Me Up Before You Go Go" to some of the di-hard classics such as "On Broadway" and Elvis' "Burnin' Love." They also feature a little touch of the 1930's with "Puttin' on the Ritz." The Singers also perform lovely acappella ballads such as "Loving You" and other accompanied ballads such as "Never Gonna Let You Go" and "God Bless the Child."

8:00 a.m. Golf - Ft. Dodge Golf and Country. Call Craig Graham at 515-955-8551

3:00 p.m. Registration - Starlite Village

4:00 Welcome - Chairman Norm Skadburg

5:30 Social Hour

6:30 Banquet - steak dinner

8:00 Entertainment - IOWA CENTRAL SINGERS



## Group 12 Annual Meeting May 22 The New Inn at Okoboji

### "THE RIVER VALLEY PLAYERS, INC."

The River Valley Players, Inc. has been in existence since 1974 in Rock Rapids, Iowa. Each year performances include a musical in February, musical review in June, and a dinner theater in October. Past performances include *Come Blow Your Horn*; *Last of the Red Hot Lovers*; *Tender Trap*; *Love, Sex, and the IRS*; *Fiddler on the Roof*; *Music Man*; *South Pacific*; *Pippin*; *Guys and Dolls*; *Fantastics*; *Name*; *Hello Dolly*; and *My Fair Lady* to name just a few.



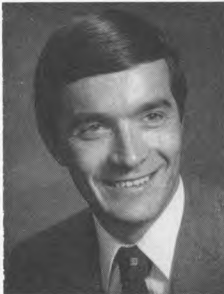
- 8:00 a.m. Golf Tournament at Okoboji Vu Golf Course  
2:00 p.m. Registration - Lobby of The New Inn  
4:00 Business Meeting - Convention Hall  
5:30 Social Hour - Pool Side  
7:00 Banquet - Lakeview Room  
Entertainment - River Valley Players, Inc.

- 5:45 Social Hour - cash bar  
6:30 Banquet - entertainment  
guests "Magic Review '85."

For further information and reservations contact: Thomas D. Whitson, president, Council Bluffs Savings Bank, P.O. Box 838, Council Bluffs, Iowa 51502.

### Group 2 - Fort Dodge

The Group 2 bankers will meet Tuesday, May 21, at the Starlite Village Motel in Fort Dodge. The Iowa Central Singers, a 20-voice group with a rhythm and brass section, will be featured entertainment for Group 2 this year. Iowa Central Singers travel the state performing a wide variety of music from pop hits to classical favorites. Golfing is also planned this year at the Fort Dodge Golf and Country Club. Tee times are between 8:00 and 11:30 a.m. For reservations contact Craig Graham at (515) 955-8551. Be sure to get your Group 2 registrations sent to:



N. SKADBURG

Norm Skadburg, First State Bank, P.O. Box 127, Webster City, Iowa 50595.

#### A.M.

- 8:00 Golf - Ft. Dodge Golf and Country Club. Call Craig Graham at 515-955-8551.

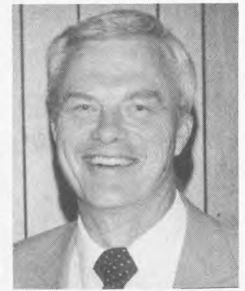
#### P.M.

- 3:00 Registration - Starlite Village Motel.  
4:00 Welcome - Norm Skadburg, chairman, will call the meeting to order, followed by the minutes of previous meeting by Joe Hutchinson, secretary. Tom Huston and Neil Milner will be giving reports at this time.  
5:30 Social Hour.  
6:30 Banquet - Steak Dinner.  
8:00 Iowa Central Singers perform.  
Remarks - Bill Logan, president, IBA

### Group 12 - Okoboji

Those attending the annual Group 12 meeting at the New Inn at Okoboji, will receive an exciting entertainment package presented by "The River Valley Players, Inc." The group originates out of Rock Rapids and has performed such

musicals as: *Fiddler on the Roof*; *Music Man*, and *Hello Dolly*, just to name a few. Group Chairman Stan Smith will preside over the session which will be held May 22. Golf is scheduled to begin at 8:00 a.m. at the Okoboji Vu Golf Course. Please call the Pro Shop for tee times (712) 337-3372. For this year's Group 12 meeting please send your registration to: Stan Smith, chairman, Rock Rapids State Bank, Rock Rapids, Iowa 51246.



S. SMITH

#### A.M.

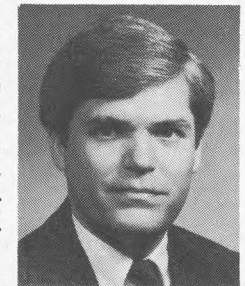
- 8:00 Golf tournament - Okoboji Vu Golf Course.

#### P.M.

- 2:00 Registration - Lobby of The New Inn at Okoboji.  
4:00 Business meeting - New Inn Convention Hall. Stan Smith, Group 12 chairman, will call the meeting to order. Reports will be presented by IBA President William Logan; Superintendent of Banking Tom Huston and Executive Vice President Neil Milner. Election of chairman and secretary.  
5:30 Social Hour - pool side.  
7:00 Banquet - Lakeview Room. Entertainment - "The River Valley Players, Inc."

### Group 3 - Clear Lake

"Guaranteed communication with Pizzazz" is what you will get this year at the Group 3 Meeting Thursday, May 23, as "The Good time Singers," this year's featured entertainment, sing and perform for your enjoyment. The Surf Convention and Civic



F. HAGEMANN

Center in Clear Lake will be the location of this year's Group 3 meeting which will be chaired by Fred Hagemann, president, State Bank of Waverly. A program is planned for the ladies which will include a 12:30 lunch at Waterfront Restaurant fol-

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lowed by a style show. For further information and reservations contact: Don Snyder, Manufacturers Bank & Trust, Forest City, Iowa 50436.

**A.M.**  
10:30 Registration - lobby of Surf Ballroom.

**P.M.**  
12:00 Libation time, cash bar - Surf Ballroom.

12:30 Business luncheon - Surf Ballroom.  
Ladies luncheon - Waterfront Restaurant.

1:00 Business session - Chairman Fred Hagemann will call the meeting to order. Reports will be presented by IBA Executive Vice President Neil Milner; IBA President William Logan; Superintendent of Banking Tom Huston, and Howard Hagen, assistant attorney general, Des Moines.

5:00 Cocktail hour.  
6:00 Banquet.  
Entertainment - "The Goodtime Singers."

### Minnesota News

John B. Davis, Jr., interim executive director of Children's Theatre Company, has been appointed chairman of the board of the Federal Reserve Bank of Minneapolis. He succeeds William G. Phillips, chairman, International Multifoods.

Also announced, Michael W. Wright, chairman, CEO and president of Super Valu Stores, Inc., has been appointed to a three-year term on the Minneapolis Fed's board and will serve as deputy chairman.

### Illinois News

CHICAGO: Drovers Bank of Chicago has announced the election of Joseph G. Migely as president and chief operating officer. In addition, James J. Carmody was elected chairman. Mr. Migely formerly was senior executive vice president. Mr.

Carmody had served as president and will continue as chief executive vice president. Frank E. Bauder, who had been chairman, assumes the newly-created position of deputy chairman at Drovers.

### South Dakota News

MADISON: Dan Culey has been elected president of First Bank Madison. Mr. Culey transferred to Madison from the administrative services division in Sioux Falls where he has been senior vice president and cashier of First Bank of South Dakota.

### Wyoming News

CASPER: Norwest Bank Casper, N.A. has elected Jay F. Bordewick

as vice president, business development. Mr. Bordewick started his banking career in 1959 with Norwest Bank Omaha and served as manager of the correspondent banking division.

#### BANKING - LOANS

Affiliated Midwest Bancs. — Progressive bank group seeking an aggressive commercial lender with solid lending background. Department head position in \$70mm bank located in central Iowa. Salary commensurate with experience.

Also seeking individual with combined commercial or agricultural and installment lending experience for \$40mm southeast Nebraska bank. Resumes in complete confidence to:

**AFFILIATED MIDWEST BANCs**  
100 AMERICAN PLAZA, BELLEVUE NE 68005.

#### AG LOAN OFFICER

Omaha National Bank in Garden City, Kansas, seeks an agribusiness expert to develop new business, maintain bank portfolio and service customers. Qualified candidates should have 3-5 years experience in all phases of lending and bank operations, with an emphasis in livestock and crop production. A degree in finance or related area, the ability to communicate effectively and strong marketing skills are required. If qualified, submit resume and salary history to:

**OMAHA NATIONAL BANK**  
17TH & FARNAM STS., OMAHA, NE 68102

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## Group III Annual Meeting

Thursday, May 23 - Surf Convention and Civic Center in Clear Lake

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### "THE GOOD TIME SINGERS"

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THE GOODTIME SINGERS are...MAGIC!

THE GOODTIME SINGERS are...NUMBER ONE!



- 10:30 a.m. Registration - Surf Ballroom lobby
- 12:00 p.m. Libation time - cash bar
- 12:30 Business Luncheon - Ballroom
- Ladies Luncheon - Waterfront Restaurant
- 1:00 Business Session - Chairman Fred Hagemann
- 5:00 Cocktail Hour
- 6:00 Banquet
- Entertainment - THE GOODTIME SINGERS

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## POSITION AVAILABLE

**VICE PRESIDENT-LOAN DEPARTMENT** \$40mm NW Iowa bank seeks candidate with 4-6 years ag lending experience. Good advancement opportunities. Contact John Bowen, EVP, Hawkeye Bank & Trust, Spencer, Iowa. Phone: 712/262-1940. (PA)

**AG LOAN OFFICER**—An 18MM Community bank 100 miles west of Sioux Falls, SD seeks an Ag Loan Officer with experience. Send resume and salary requirements to Farmers State Bank, PO Box 97, Stickney SD 57375. (PA)

**COMMERCIAL LOAN OFFICER** for \$90MM bank in Northern Illinois. Candidate should have 2+ years experience in Commercial and Real Estate lending, and knowledgeable in loan documentation and compliance. Opportunity for advancement and excellent salary and fringe benefits. Contact: John M. Euard, E.V.P.-Cashier, The State Bank of Woodstock P.O. Box 729, Woodstock, IL 60098. (PA)

**SENIOR LOAN OFFICER** for northwestern Minnesota bank, with assets of \$13MM. Salary open. 6 to 8 years experience required in agricultural and commercial lending. Resume required. Contact Philip E. Stewart, P.O. Box 101, Badger, MN 56714. (PA)

**"SENIOR LOAN OFFICER** needed in \$65 million bank in Central Iowa. Successful candidate should be strong in all areas of lending, knowledgeable of banking laws, able to supervise, innovative, self starter, good organizer with positive attitude, willing to promote bank and be involved in community." Send resume to file WDA, c/o Northwestern Banker. (PA)

South Central bank needs **LOAN OFFICER**. Minimum three to five years commercial lending experience. Cash flow and loan documentation necessary. Send resume and salary requirements to file WDB, c/o Northwestern Banker. (PA)

**CASHIER**—\$25 million Iowa State Bank, Fort Madison, seeks an individual with 3 yrs. experience in bank operation/accounting. Excellent opportunity. Contact James C. Sodey, President at 319/372-1134. (PA)

**#2 OFFICER**—Northeast Nebraska bank. Commercial/Ag lending a must. Knowledgeable in all areas of banking. Capable of supervising people and promoting bank. Competitive salary and benefits. Send resume, salary history and requirements to file WDE, c/o Northwestern Banker. (PA)

### AVAILABLE POSITIONS

**ASST CASHIER** - Solid well financed \$50mm institution in vacation area seeks 2-3 yrs exp in operations and some lending. Very clean real estate and commercial directed bank offers an exceptional opportunity to grow. \$18-23K.

**SR VICE PRESIDENT** - Fast trackers only! Successful banking group needs individual with new business development in real estate and commercial lending for \$35mm bank. Must have long-term career goals and be an over-achiever looking to enhance leadership role. \$35-40K.

**PRESIDENT** - Small troubled institution seeks good strong ag person who wants a career maker. Cash flow work, clean up work will help. Salary plus performance bonus including purchase option make this an excellent spot for the individual who is ready to take on a rewarding challenge. \$35K+.

**RETAIL BANKER** - Metro operation seeks proven retail banker with leadership skills to head up area team. Excellent facility offers key location and staff. \$45K.

**COMMERCIAL LENDER** - Mpls based institution seeks comm'l lender with 4+ yrs of lending exp in an urban environment to fit into a new position with wide open career path working \$200K-2mm sized loans. \$35-45K.

**CONSUMER LENDER** - Well managed in a town with the population of 5000 seeks good generalist with consumer emphasis. 3-5 yrs exp. Will add excellent base to your career. \$25K.

**AG LENDER** - A position which will able the right person to ride to the top. Clean SD rural bank near large metro community seeks indiv with 2+ yrs of ag lending. Must be someone looking for a future and a place to learn and grow. \$22K.

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



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712/779-3567 (M/T/TH)  
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### FOR SALE

**DIEBOLD TABS 910 ATM** with or without building. Currently on maintenance contract, low usage, excellent condition. Contact First National Bank, Minden, NE 68959. Phone 308/832-2030. (FS)

### POSITIONS AVAILABLE

**AG LENDERS** - West Iowa. 2-3 yrs. experience. To \$25K.

**AG LENDERS** - E. Nebr. & Central IA. 3-4 yrs. exp. To \$30K.

**CEO** - Northern Mid-Iowa - \$70 mill. bank, needs diversified loan exp. To \$70K.

**CEO** - East Nebr. \$35 mill. bank. To \$60K.

Richard L. Beem, CPC  
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### POSITIONS CURRENTLY AVAILABLE

**EXECUTIVE VICE PRESIDENT** \$150mm bank, strong lending & operations ..... \$70,000 Metro

**HEAD OF LENDING** \$80mm bank, \$40mm loans, \$20mm Commercial ..... \$50,000 Outstate

**SENIOR VICE PRESIDENT, HEAD OF COMMERCIAL & CORRESPONDENCE LENDING**, \$200+ mm bank, \$100mm in loans ..... \$70,000 Metro

**PRESIDENT** \$40mm suburban bank, no ag ..... \$50,000 Metro

**PRESIDENT** new charter, excellent location, stock options ..... \$40,000 Outstate

**CASHIER** \$80mm bank, solid condition ..... \$30,000 Outstate

**COMMERCIAL LENDER** \$100mm bank, Management potential ..... \$40,000 Metro

**JUNIOR COMMERCIAL LENDER, CREDIT ANALYST** consumer experience \$23,000 Outstate

**REAL ESTATE LENDER** \$50+ mm bank ..... \$35,000 St. Louis

**COMMERCIAL LENDER** \$50+ mm bank, top location, sound management . . \$40,000-\$45,000 Metro

This is one of the finest selections of positions I have had. Every situation is personally known and the banks and management offer good reputations.

## Financial Careers

**CEO** for \$50 million mid-west bank ..... Salary \$60,000

**COMMERCIAL LENDER** for \$100 million bank in midwest. Prefer college grad with loan review experience ..... Salary \$40,000

**COMMERCIAL/AG LENDER** for \$65 million midwest bank ..... Salary \$45,000

**CEO** needed by purchasers of \$35 million bank in town of 2,000. Incentive and future opportunity . . . Salary \$35,000

**CASHIER** for Nebraska community bank. Excellent town and living conditions ..... Salary \$30,000

**AG LENDER** for \$70 million bank in midwest ..... Salary \$35,000

**COMMERCIAL LENDER** with two years experience for bank in city of 35,000 ..... Salary \$30,000

**COMMERCIAL LENDER** for Metro market area for mid-west bank. Must have experience of five or more years . . . Salary \$45,000

**INSTALLMENT** person for Mountain States bank, located in scenic area ..... Salary \$28,000

**RE-COMMERCIAL LOAN OFFICER** for Central Iowa bank. Requires 3-5 years experience ..... Salary \$30,000

**EXECUTIVE VICE PRESIDENT** for Central Wisconsin bank. Requires strong commercial lending background ..... Salary \$40,000

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 fee.

### BANKING OPPORTUNITIES

**PRESIDENT** and **CASHIER**—newly chartered bank. Nontraditional bank, sales skills needed. Base plus incentive pay. Contact Barbara J. Ritta.

**FARM MGR/AG LENDER**—manage 15,000 acres & \$5mm ag portfolio, \$70mm clean bank, in community of 20,000. Salary \$30's. Contact Barbara J. Ritta.

**SENIOR LOAN OFFICER**—southern MN \$30mm bank. 8-10 years lending in all types and especially ag. Salary open. Contact Pamela J. Swenson.

**TRUST DEPT MGR**—\$30mm dept in \$100mm MN bank. 7-10 years experience required. No JD necessary. Salary high \$30's. Contact Pamela J. Swenson.

**PROFESSIONAL RECRUITERS, INC.**  
P.O. Box 24227  
Omaha, NE 68124  
Phone: 402/397-2885

### PRE-MANUFACTURED DRIVE THRU FACILITY FOR SALE

United Central Bank of Des Moines, N.A. has for sale one self-contained drive thru banking unit. The unit was manufactured in 1980 by Diebold and measures 12' x 52'. The unit includes a walk-in lobby, drive thru facilities, night depository, bank and security equipment, and miscellaneous equipment associated with the drive thru banking operation. Additional information may be attained by contacting Dennis Kirkpatrick. Phone: 515/245-7244. (FS)

### BANK POSITIONS

**REAL ESTATE LOAN** - large suburban bank. AVP to handle construction, commercial and some single family residential loans. \$25K

**COMML LOAN** - \$50MM suburban bank. Some R.E. experience helpful. Requires 2-3 yrs. bank lending. \$26K

**EVP** - manage all lending activities for \$125MM suburban bank. Opportunity to assume #1 position. \$55K

**AGRI-LOAN** - \$30MM community bank. Handle all Ag credits and some commercial accounts. \$30K

**SECOND OFFICER** - small suburban bank desires commercial lender to supervise junior officers. \$35K

Additional opportunities available. All inquiries confidential.

### TOM HAGAN & ASSOCIATES

2024 Swift - Box 12346  
North Kansas City, MO 64116  
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