

NORTHWESTERN Banker Newsletter

Vol. 14 No. 11

Des Moines, Iowa

July 1, 1985

Bank Bill Faces Rules Committee

AFTER the full House Banking Committee approved H. R. 20 (banking bill) by a 31-18 vote on June 12, the bill headed for the Rules Committee on its route to the full House for floor debate. However, the Rules Committee stop is a crucial one because its chairman is Rep. Claude Pepper, who had already taken time on June 4 to write a letter to Rep. Fernand J. St Germain, chairman of the House Committee on Banking, Finance and Urban Affairs, telling Chairman St Germain, "I want you to know of my opposition to any trigger provision."

The controversial bill allows for regional banking, but includes a "trigger" clause that says any states which adopt such a regional pact (now legally affirmed by a recent Supreme Court decision), must open their borders to nationwide banking after five years. Individual states could opt out of such a pact within five years; however, if they had allowed an outside entrant into the state in that five years, they would have surrendered their right to withdraw from a regional pact.

The bill also closes the nonbank bank loophole, but sets a May 9, 1984, grandfather clause, as opposed to the July 1, 1983, grandfather date agreed upon late last year by Chairman St Germain and Senate

Banking Committee Chairman Jake Garn (R., Utah).

The Rules Committee usually takes up bills on Tuesdays, but because of Rep. Pepper's strong opposition to the trigger, there was no way to determine what might happen at this point, according to experienced Washington observers. Mr. Pepper's strong feelings are evidenced in his June 4 letter to Chairman St Germain which said:

Dear Mr. Chairman:

It is my belief that Congress has at numerous times in the past fifty years reaffirmed its position prohibiting the creation of interstate banking without specific state authorization. Recently, the 11th Circuit Court of Appeals confirmed this congressional intent.

This Wednesday you will mark up legislation dealing with regional and interstate banking. During your deliberations you will consider whether or not there should be a national trigger leading to nationwide interstate banking. I want you to know of my opposition to any trigger provision. In my opinion, regional banks will be more sensitive to the credit needs of its residents and businesses. Full interstate banking could cause the outflow of capital in various states and localities resulting in a reduction of economic growth.

Please vote against a national trigger for interstate banking. Continue to allow the states to determine if in their best interest interstate banking is advantageous to its citizens.

With warm regards,

Always sincerely,
(signed)
Claude Pepper
Member of Congress

The intensity of lobbying on the bill was stepped up after it made its way from the House Banking Subcommittee on June 5 to the full House Banking Committee where it finally won the 31-18 approval noted above. ABA President James Cairns and other ABA representatives continued to testify before various House and Senate committees at that time that the trigger for interstate banking was linked with closing the nonbank bank loophole and expanded product and service powers for banks. The trigger had been the subject of lengthy debate at the last ABA Leadership Conference and gained only a 55-45 majority, far less than the high majority position previously used by ABA as a consensus benchmark.

While ABA representatives were pursuing their tenuous 55-45 position in Congress, the Independent Bankers Association of America mounted an all-out attack with a June 14 "Urgent Action Alert" to all IBAA members, asking them to contact members of the Rules Committee in their home states and/or their home area Congressman to vote no on the trigger measure.

On the Senate side, Sen. Jake Garn said such a bill would be unacceptable to his Banking Committee and indicated it would not be considered if adopted by the House.



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Dorothea Wolfe

Iowa News

COUNCIL BLUFFS: Jerry Jares has been promoted to vice president of First National Bank of Council Bluffs. He currently is manager of the commercial, agriculture and residential real estate departments.

DES MOINES: David N. Walthall, president of Hawkeye—Capital Bank & Trust and senior vice president of Hawkeye Bancorporation, has been named vice president of Heritage Communications Inc. and president of Communications Products Group, which is comprised of several Heritage subsidiaries located in Ohio, Indiana, Florida, Minnesota, Missouri and Texas. Mr. Walthall, who will join Heritage on August 1, has been with Hawkeye since 1982.

KNOXVILLE: Richard E. Magnuson has been promoted to vice president of Community National Bank & Trust Co. Mr. Magnuson joined the bank as assistant vice president last November, working primarily in ag lending. Previously, he had been employed by Columbus PCA office in Osceola, Neb. as branch manager.

MARION: Norwest Bank Marion, N.A., has approved the promotion of Steve Knutson to the position of vice president, ag business segment. Mr. Knutson has been with the Marion bank since June of 1983 and was previously the assistant vice president in the ag department.

URBANA: Urbana Savings Bank was closed Friday, June 21, by Superintendent of Banking Thomas Huston. The Urbana bank and its offices in Brandon and Shellsburg were reopened last Monday as branches of Peoples Bank and Trust Co. of Cedar Rapids. The 84-year old Urbana bank's failure was blamed on "excessive loan losses" and the inability of management to sell the institution or find new money to stabilize its condition. People's Bank will pay the FDIC a purchase premium of \$202,101 and will assume approximately \$6.4 million in 4,700 deposit accounts. It will also buy the failed bank's installment loans, real estate loans and certain other assets for \$4 million. The FDIC will advance \$2.2 million and will retain assets of the failed bank with a book value of about \$3.1 million.

WATERLOO: Dale K. DeKoster, chairman and president of the Waterloo Savings Bank and Metro Bancorporation, retired June 30. He joined the bank as a farm representative in 1946 and was named CEO in 1956 and president in 1961. He has headed Metro Bancorporation since its origin in 1983. A successor has not yet been named.

Nebraska News

LINCOLN: James F. Nissen has been appointed president of the Citizens State Bank. Mr. Nissen is currently the president of Gateway Bank and Trust and will be involved

in the management of both institutions.

LINCOLN: Gateway Bank and Trust has elected Eames Irvin as senior vice president and trust officer. Mr. Irvin, previously with Citizens State Bank, will have management responsibilities for the bank's trust and investment departments.

OMAHA: Omaha National recently named three new vice presidents: John Todd Hall, Miles Havekost and Roger Lewis. Mr. Hall was named a second vice president in 1979 and currently is manager of personal banking and teller operations at the main bank. Mr. Havekost currently serves as manager of corporate and financial operations in the operations division. Mr. Lewis most recently was appointed a second vice president in 1980.

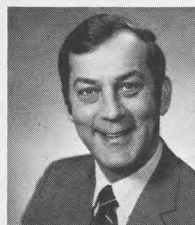
Minnesota News

The Midwest Banking Institute, now in its 19th year, will be held July 21-26 at the University of Minnesota, Morris. Sponsored by the Minnesota, Montana, North Dakota, South Dakota and Wisconsin Bankers Associations, the institute provides an opportunity for management-level agricultural bankers to broaden their skills to become more effective lenders.

MINNEAPOLIS: Norwest Corporation has announced that Lloyd P. Johnson, who was named president and CEO in March of this year, was elected to the additional post of chairman, effective immediately. He succeeds John W. Morrison, 63, who resigned after serving in that position since 1981.

ST. PAUL: American National Bank has announced the promotion of Donald R. Rigsby to vice president and assistant manager of the aircraft department and Susan Atkins-Harris to assistant vice president, special asset administration.

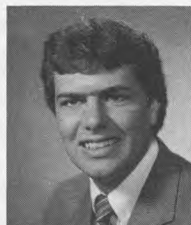
WAYZATA: David A. Shern, former deputy commissioner of commerce in charge of financial institutions for the State of Minnesota, has joined Anchor Bancorp, Inc., Wayzata, as president and a director. He also was elected a director and officer of the First National Bank of Wayzata and chairman of First Bank Minnesota, West St. Paul. Mr. Shern began his banking career with First of St. Paul in 1949, and has served as deputy commissioner of commerce since 1983.



Gary Stevenson

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Vol. 1 No. 1

AG BANKING PERSONNEL SPECIALISTS

AG BANKERS AVAILABLE

NJ-1 SR. LENDER/BANK MGMT—8 yrs. in same holding co. Currently #2 officer in \$75MM bank, responsible for \$25MM ag/commercial loans. Strong collections & work out skills, good people mgr. Ran \$20MM bank previously. Excellent references from former supervisors. Sharp appearance. Open to relocation in Midwest. B.S. Ag Econ. plus bank schools. Married. Age 35. \$42,000. Call Jean.

NJ-2 C.E.O.—Currently C.E.O. of \$50MM ag bank. 15 yrs. banking experience. Strong lending/administration skills. B.S./M.S. plus advanced banking schools. Married. Age 45. \$65,000. Call Jean.

NJ-3 EXEC. V.P.—Over 20 yrs. in banking; ag, commercial, student. SBA loans, operations, personnel mgmt. Currently responsible for administration and loan workouts involved in cleaning up mismanaged bank. B.S. Married. Age 50. \$45,000. Call Jean.

NJ-4 C.E.O.—20 yrs. with major holding co. Moved up to Pres/CEO of \$35MM bank with \$20MM in loans (primarily ag). Now C.E.O. at \$15MM bank with emphasis on Commercial, consumer & real estate loans. Handles loans, operations, investments, and personnel. Married. Age 42. \$49,000. Call Jean.

NJ-5 SR. MGMT—Now Pres/CEO of \$10MM ag bank. Handles all loans, bank management, investments. Prior exper. in correspondent and trust areas. Strong ag background. Excellent appearance. B.S. Economics plus graduate of banking schools. Married. Age 37. Will relocate to midwest towns of 1000 or more. \$45,000. Call Jean.

NJ-6 V.P.—Currently (and for past 10 yrs.) in charge of \$15MM ag loans in \$90MM bank. Shares commercial loans, operations, administrative duties. B.S./M.S. Ag Econ., extensive bank schooling. Excellent appearance. Married. Age 40. \$48,000. Call Jean.

NJ-7 VP—Offers 5 yrs. current banking experience as ag rep and office manager, 3 yrs. previous PCA experience. Presents himself very favorably, low-key but professional and self-motivated. He and wife very active in community. Strong on cash flows, analysis, PR; extensive ag background. B.S. Ag Bus. and banking courses. Age 33. \$28,000. Call Jean.

NJ-8 AG LENDER—Over 10 yrs. ag lending experience, formerly with FmHA as County Supervisor, now handling large number of PCA's problem loans. References say, "has successfully reduced loan problems, and helped farmers gain business sense as well." Good attitude and down-to-earth personality. B.S. Ag. Married. Age 35. \$30,000. Call Jean.

NJ-9 V.P. AG LOANS—In charge of \$10MM ag loans at \$50MM bank for the past 3 yrs., this candidate was formerly a PCA loan officer. Strengths include constant involvement with loan workouts, as well as ample exposure to other areas of banking. Highly praised by former supervisor. M.S. Ag. Married. Age 39. \$34,000. Call Jean.

NL-13 AG/COMMERCIAL LENDER—Experienced loan officer (responsible for close to \$5MM ag loan volume) is seeking opportunities in ag banking. Offers three years PCA experience. Reference says, "He has gained hands-on experience in ag credit that would take a loan officer 5-10 years time to gain. Good to very good performance." B.S. degree from Iowa State. Married. Age: 25. Lives IA. \$25,000. Call Linda.

NL-14 CEO/#2 OF \$10-\$40MM BANK—Offers twelve years in ag banking. Operated own insurance agency with \$150,000 gross volume, managed branch bank of \$12MM in assets and \$300,000 insurance agency. Currently managing \$25MM branch bank. Super references. Strong ag background. Married. Age: 50. Lives IA. \$30-35,000. Call Linda.

NL-15 AG LENDER—Immediately available. Four-and-one-half-years with FLB in new business development, loan servicing and customer service. Reference says, "Very detailed, knows cash flows, ag knowledge, good team player...has a likeable personality." Married. Age: 28. Lives MN. \$26,000 +. Call Linda.

NL-16 EVP/CEO—"Guaranteed to be bank president in a few years," former supervisor says. Offers well rounded experience in ag credit analysis, cash flowing and commercial lending. Community involved. B.S. Animal Science. Married. Age: 30. Lives MN. \$45,000 +. Call Linda.

NL-17 EVP—Currently responsible for ag, real estate, commercial and installment loans for a \$13MM bank along with bank operations. Reference says, "He has super credit judgment-no question about it! Excellent rapport with customers." Looking for a challenge. Licensed in Insurance and Real Estate. B.S. degree. Married. Age: 33. Lives MN. \$35,000. Call Linda.

NL-18 AG LOAN OFFICER—Two years experience as credit representative for a captive financing firm. Super reference. Good communication skills...professional and a self starter. Available due to limited opportunities with present firm. B.S. Ag Economics. Single. Age: 24. Lives WI. \$20,000 +. Call Linda.

NL-19 VICE PRESIDENT—Down-to-earth rural banker seeking an opportunity with a solid, ag bank. Offers ten years with \$10MM bank with responsibilities in ag (problem work-outs), R.E. and installment lending. Experience with computers. B.S. degree. Married. Age: 45. Lives MN. \$30,000 plus. Call Linda.

NL-20 CEO/#2—Currently in charge of entire lending function for \$20MM bank with loan portfolio of \$15MM last four years. Thirteen years previous experience with large holding company and offers ag and commercial lending experience. Receives good references. Banking schools. Married. Age: 40. Lives MN. \$40-45,000. Call Linda.

NL-21 AG BANKER—Five years with FmHA as Ag Management Specialist and most recently with a captive finance company in ag credit. His reference says, "Positive attitude...strengths are his personality, patience and ag credit skills." Iowa State grad with a double major. Married. Age: 34. Lives WI...wants West. \$20-25,000. Call Linda.

NT-24 AG LOAN OFFICER—Reference says, "Excellent ag lending knowledge and good rapport with clients." This extremely sharp ag lender offers four years with FLB most recently supervising a staff of two loan officers and two clerical. Very knowledgeable in agriculture. Quick and accurate in credit analysis. Self-starter. B.S. Ag. Married. Age: 26. Lives IA. \$30,000. Call Terri at 515-394-3147.

NT-25 AG/OPERATIONS OFFICER—Reference says, "Aggressive, works well with farmers and did an excellent job screening clients." Three years ag loan correspondent for finance company and currently assistant branch manager and loan officer with a major holding company. Well recommended. B.A. Ag. Married. Age: 27. Lives IA. \$23,000. Call Terri at 515-394-3147.

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Linda
515/394-5827
New Hampton, Iowa 50659



Jean
515/263-9598 (W/F)
712/779-3567 (M/T/TH)
Massena, Iowa 50853

POSITIONS AVAILABLE

N-1 VP—Good opportunity for growth within bank chain. Ag lender needed in \$20MM bank; small ag portfolio in excellent condition. Handle documentation, farm inspections, analysis, and new customer development. Learn commercial lending. Requires 3-5 yrs. ag lending exper. from bank or PCA, and Ag degree. IL. \$28-\$35,000.

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**Jim Neuroth, Sr. V.P.
First Bank
Albert Lea, MN**

N-2 AG LOAN OFFICER—\$70MM central IA bank. Requires 5 yrs. bank experience. This is not a problem bank. \$33,000.

N-3 AG REP—Share ag lending duties in \$25MM W. IA major holding co. bank. Technical skills a must. Requires 1-2 yrs. bank or Farm Credit System experience. (May consider summer internship) \$17-\$21,000.

N-4 AG LOAN OFFICER—In \$50MM S. IA bank. Will assist with loan review, work outs and collections. Must have strong accounting skills—a good numbers person. May work with some commercial lines also. Requires 5 yrs. bank exper. \$35,000.

N-5 C.E.O.—\$60MM IA bank; requires 5-10 yrs. experience in all phases of lending and management of IA bank of similar size. To \$60,000.

N-6 C.E.O.—\$25MM N. IA bank; must have 10 yrs. experience in ag/commercial lending, investments, and general bank management. \$45,000 + bonus, P.S. etc.

N-7 AG LOAN OFFICER—Bank holding company seeking experienced ag lender to share in workload of \$14MM ag portfolio (3 other loan officers). 2-5 yrs. ag credit experience required. Degree a plus. Iowa. \$26,000.

N-8 AG LENDER—\$50MM ag bank is looking to fill ag loan position. Administration of ag loans. Good communicator...logical...workout loan exposure. 3-5 yrs. ag credit experience. Iowa \$25-30,000.

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**David Rouse, Pres.
Brenton State Bank
Eagle Grove, IA**

N-9 COMMERCIAL LENDER—Multi-bank holding company needs experienced commercial/real estate construction lender. 3-5 yrs. commercial lending experience. Metro area. Mid \$30,000's.

N-10 GENERAL LOAN OFFICER—Assist EVP with \$24MM loan portfolio which consists of R.E., Commercial and ag loans along with supervising clerical staff in loan area. MINIMUM of 5-8 yrs. banking experience. Illinois. \$28-33,000 plus fringes.

N-11 OPERATIONS OFFICER—Report to Cashier and supervise tellers, bookkeepers and the data processing for a \$50MM bank. People oriented. 3-5 yrs. experience in operations with a smaller bank. Illinois. \$18-22,000 +.

N-12 SENIOR LENDING OFFICER—Independently owned ag bank seeks senior lender responsible for loan portfolio of \$6MM with emphasis in ag area. Five or more years of ag credit experience. Minnesota. \$30,000 +.

N-13 VP—\$30MM bank wants to hire Senior Loan Officer to be in charge of total loan portfolio (\$15MM). Build loans but maintain loan discipline. 15-20 years bank lending experience in "community" bank with ag exposure. Minnesota \$31-37,000 + + +.

N-14 JR. AG LENDERS—Two Iowa positions available for ambitious candidates with 1-2 years current ag lending experience from bank or PCA. Must be knowledgeable in and willing to work with problem loans. \$18-25,000.

N-15 CEOs—Seeking executive officers for Minnesota and Iowa ag banks ranging in size from \$15MM to \$60MM. Bank experience a must. \$40-45,000 + + +.

N-16 AG/COMMERCIAL OFFICER—Assist Senior Loan Officer with \$11MM loan portfolio. Work-out experience a plus. 5 yrs. bank or PCA. Good advancement potential. Minnesota. \$25-35,000.

N-17 AG DEPT. HEAD—Major bank holding company needs person to head up ag dept. of \$12MM (some commercial loans). 4-7 yrs. bank experience. Minnesota. \$27-32,000.

N-18 COMMERCIAL LENDER—Bank holding company seeking a commercial lender with 3-5 yrs. commercial lending experience. Metro area-Minnesota. \$30-33,000.

"In some cases, a bank's employees are the only distinguishing factor between the bank and its' competition. We were able to hire the kind of individual we wanted through AGRIcareers."

**Randy Schouten, Pres.
Norwest Bank
Montevideo, MN**

N-19 AG LENDER—\$8MM rural ag bank is seeking lender with primary responsibility in ag loans and involved with the insurance agency. 3-5 yrs. ag credit experience. Minnesota. \$25-30,000.

N-20 AG LOAN OFFICER—Multi-bank holding company looking for ag lender to be responsible for a \$7-8MM ag loan portfolio. 3-5 yrs. ag credit experience. Minnesota. \$30,000 area.

N-21 CEO—\$25MM ag bank is seeking executive officer to be in charge of bank operations, personnel and the lending function. Bank has above average capital structure. 10-15 yrs. experience in ag banking (operations, lending and management). Mature, idealistic, and goal oriented. Located close to a college town in Minnesota. Stock ownership available. \$40-45,000.

N-22 CEO—Assume number two position and have advancement potential to become CEO for a \$20MM independently owned ag bank in southern Minnesota. In charge of entire lending function (ag & comm.) \$15MM portfolio. 10-15 yrs. ag banking experience required. Stock ownership possible. \$45-50,000.

N-23 COMMERCIAL/RE LENDER—Work with commercial and RE loans along with marketing bank services for a \$70MM ag bank centrally located in Iowa near metro area. Requires 10 years commercial lending experience with some ag exposure. \$35,000.

N-24 #2—Responsible for insurance, operations and loans for a small, rural ag bank. Major emphasis in insurance...need to be licensed in all lines. Prefer experience in banking. Degree preferred. Iowa. \$25,000.

N-25 CORPORATE RISK MANAGER—Corporate manager accountable to SVP of Admin. to be in charge of supervising activities of seven insurance agencies in a 24 bank holding company system. Requires bank insurance agency experience with proven track record. Western U.S. \$30-35,000 with good benefits.

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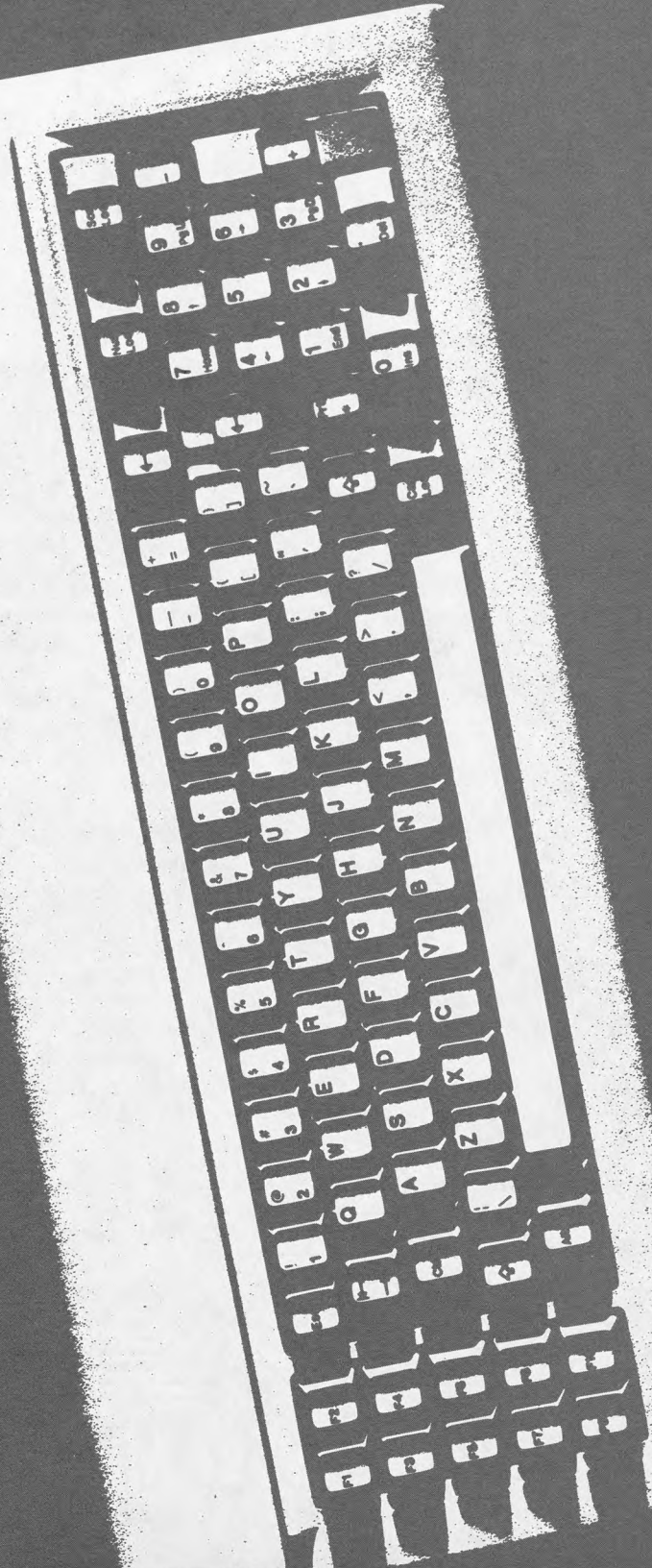
SAY GOODBYE TO THE OLD TIME CONSUMING DRUDGERY OF PLANNING AND BUDGETING AND FORECASTING.

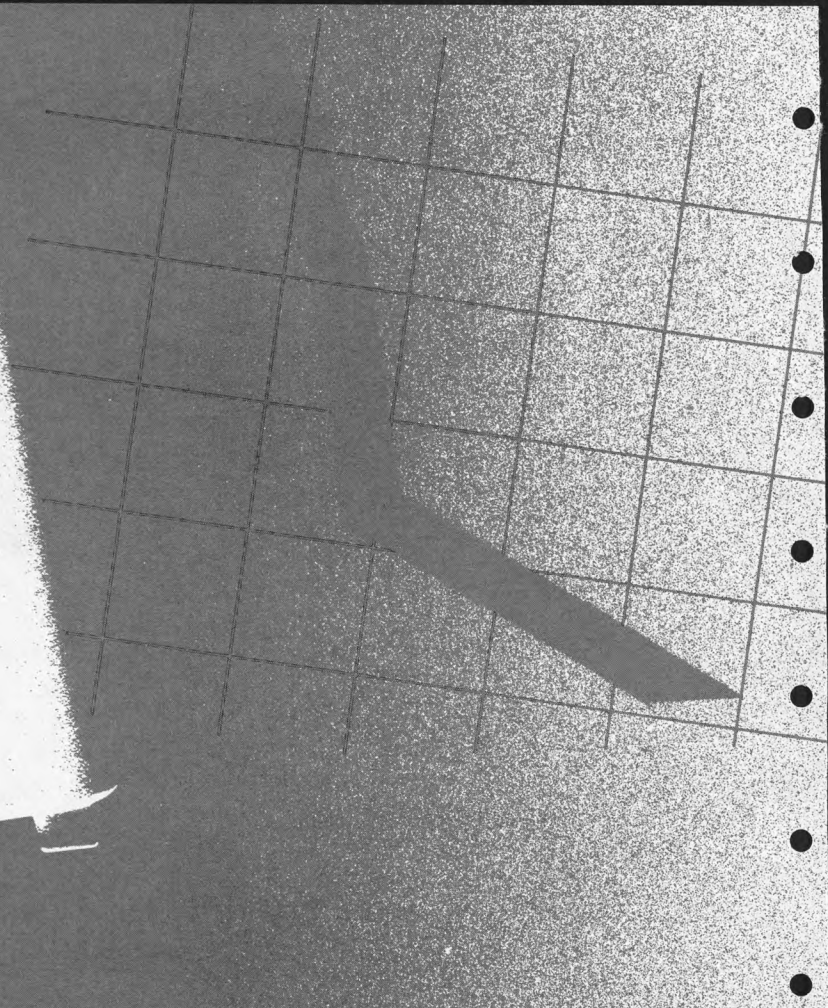
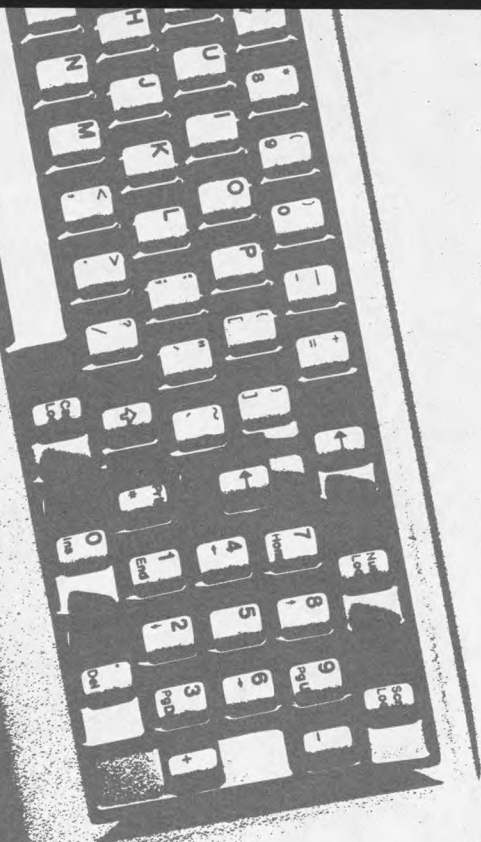
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Illinois News

ROCK FALLS: Pamela Erby has recently been promoted to the position of vice president in charge of consumer services at the Rock Falls National Bank. Ms. Erby had served the bank as head bookkeeper, head teller, and most recently, as customer services officer. Also promoted to vice president was Vincent Dietzel. Mr. Dietzel is in charge of lending, being promoted from commercial loan officer. He was formerly the vice president of South Park National Bank of the Quad Cities, the American Bank of Rock Island, and regional manager for the Associates Financial Services.

Wisconsin News

DODGEVILLE: Strong's Bank was closed Friday, June 14, by Wisconsin Commissioner of Banking Richard E. Galecki and the FDIC was named receiver. On June 18 the FDIC approved the transfer of insured deposits to Marshall & Ilsley

Corporation, Milwaukee, and the failed bank's sole office reopened the following day as M&I Bank of Dodgeville. Strong's Bank had deposits of approximately \$33.4 million in 8,200 accounts. The new bank is paying the FDIC a purchase premium of \$1,950,000, and will purchase other assets of the failed bank for \$16.7 million. The FDIC had initially announced that a direct payoff of insured depositors would be undertaken because of unreliable bank records and the existence of irregular activities. As the FDIC was able to reconstruct bank records, it determined that the payoff of insured depositors could be accomplished by transferring the insured accounts to another institution while continuing the investigation of irregularities.

LAKE GENEVA: Kenneth J. Serchen has been named president of Citizens National Bank here. He succeeds Kenneth Schneider, who has retired after 26 years of service. Mr. Schneider will remain active at the bank as a director. Mr. Serchen was with Marine Bank Corporation for 13 years and most recently served as president of Burlington Marine Bank.

will continue as the Region V president for the Bremer Financial Corporation and as president and CEO of First American Bank & Trust.

Wyoming News

Hale Kreycik, president of Converse County Bank in Douglas, was advanced to the presidency of the Wyoming Bankers Association for 1985-86 at the annual convention held recently at Jackson Lake Lodge, Moran. He succeeds Robert T. Noel, executive vice president of Affiliated Bank Corporation, Casper, N.P. (Van) Van Maren, Jr., vice chairman of Hilltop National Bank, Casper, moved up to become first vice president. Succeeding him as second vice president is William H. Ruegamer, president of First Interstate Bank, Sheridan. Gretchen Tea, Casper, continues as executive vice president, the post she assumed at the 1984 convention.

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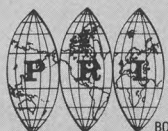
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South Dakota News

SIOUX FALLS: First Bank of South Dakota has promoted Mary Lynn Myers to senior vice president and Paul Schock to vice president, both at the bank's main office. Ms. Myers joined First Bank of South Dakota in 1978 and most recently was vice president and manager of the commercial loan division I. Mr. Schock, previously assistant vice president, joined the bank on a part-time basis while attending college.

North Dakota News

MINOT: J.J. "Joe" Vihstadt has been elected chairman of First American Bank & Trust of Minot. He replaces Roger J.P. Hansen, who passed away June 8. Mr. Hansen had been on the board since 1967 and served as chairman since January of this year. In addition to his new responsibilities, Mr. Vihstadt

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COMMERCIAL LOAN OFFICER—excellent career opportunity. Contact: Larry Geisinger, Senior Vice President, Hawkeye Bank and Trust, Spencer, Iowa at (712) 262-1940. (PA)

SENIOR LOAN OFFICER for \$10 million bank in central Nebraska. Contact: Joe Dresselhouse, 1400 American Charter Center, Lincoln, NE. (PA)

\$20 million North Central Iowa bank needs **BRANCH MANAGER** with agri related experience. Contact: Harlan Klave, Belmont, IA Phone (515) 444-3965. (PA)

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CONSUMER ANALYST - Leadership oppty for dynamic indiv wanting more career direction and quick step into mgmt. Must have consumer lending skills, professional outlook & be open to relocate as career grows. \$20K.

AG LENDER - Small bank in clean rural community seeks #3 man for this ag oriented bank. Ex documentation skills, degree and 3+ yrs in an ag bank. \$25K+.

PRESIDENT - \$100mm bank seeks accomplished banker with workout exp, strong mgmt and ag exp. Ex position in a holding co that continues to grow. \$70K.

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COMMERCIAL LENDER with five or more years experience and college degree for bank in university community Salary \$40,000

AG LENDER with college degree and limited PCA or bank experience for Northern Iowa bank Salary to \$25,000

AG LENDER for \$23 million bank in northern Iowa Salary to \$35,000

COMMERCIAL LENDER with three to five years experience in both commercial and mortgage lending Salary \$32,000

AG LENDER with five or more years proven ability for northern Iowa bank Salary \$32,000

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.

POSITIONS AVAILABLE

MORTGAGE LOAN - 3 positions. No degree - 3-5 years experience. Southern Dakotas \$25-30K.

OPERATIONS - V.P. - Degreed. Need 5 years or more of operations plus some lending experience. To \$35K.

COMMERCIAL LENDER - 3-5 years - central Iowa To \$40K.

COMMERCIAL LENDER - 2-3 years - Omaha. To \$30K.

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For further information, write or call Gary Parker, Omaha National Bank, Farnam at Seventeenth, Omaha, NE 68102, (402) 348-6260.

POSITIONS AVAILABLE

COMM'L LOAN - \$100MM suburban bank with aggressive new ownership. Prefer five to seven yrs. experience in similar size bank. \$40K

COMM'L LOAN/BIZ DEV - \$80MM suburban bank affiliated with major holding company. Emphasis on new business development but need solid credit background. \$35K

SENIOR LENDER - \$150MM suburban bank with large comm'l and real estate portfolio. Second position in bank with opportunity to advance. \$Open

REAL ESTATE LOAN - junior position in large suburban bank. Will assume some duties in construction and comm'l real estate depts. plus handle residential loans. \$23K

AGRI-LOAN - \$25MM community bank with 50% of loans in agri-credits. Prefer background in cattle financing. \$30K
Additional positions available for experienced bankers.

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Vol. 14 No. 11 Northwestern Banker Newsletter (USPS 873-300) is published weekly by the Northwestern Banker Company, 1535 Linden Street, Suite 201, Des Moines, Iowa 50309, (515) 244-8163. Subscriptions \$1.00 per copy, \$18.00 per year. Second class postage paid at Des Moines, Iowa. Address all mail subscriptions, changes of address (Form 3579), manuscripts, mail items to above address.