

NORTHWESTERN Banker Newsletter

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July 29, 1985

ABA Opposes FDIC on R.E., Insurance

PROPOSED FDIC regulations which would require bank real estate investment and insurance underwriting activities to be put in a separate subsidiary are unnecessary and counterproductive, the American Bankers Association said in a recent public hearing held by FDIC.

These activities are no riskier than traditional banking, and potentially can increase the safety and soundness of banking, according to James L. Ryan, president and CEO of Bank of Walnut Creek, Cal., testifying for ABA.

But their potential for increasing banks' strength and diversity could be diminished by the FDIC's proposal, he said. Mr. Ryan represented the ABA as a member of the Administrative Committee of its Government Relations Council.

"For many banks, both large and small, real estate equity investments would represent a way to capitalize on existing experience and increase bank profitability through activities that are closely related to current bank activities," Mr. Ryan said.

"Through equity investments, commercial banks and developers would have greater financial stability in development projects," he said. Equity investments are no riskier than direct loans for real estate development, he stated.

"Further, bank investment in real

estate will provide a benefit to the community as it will develop greater growth in real estate than would otherwise be available," Mr. Ryan said.

"Similarly, insurance activities present little increased risk to banks and are risks that are compatible with banking. Both businesses involved the solicitation of deposits (premiums) from customers and the investment of those deposits in loans or securities until the need arises to return them to the customer," he said.

However, Mr. Ryan warned that if insurance underwriting and real estate investment must be carried out through subsidiaries, with separate employees, officers and directors, safety and soundness may be impeded.

"The persons with the most knowledge about real estate investment will be found in the real estate lending department of the bank," Mr. Ryan asserted.

"The collective experience of bank employees, officers and directors is the by-product of many years of analysis and decision making. This experience has been sharpened by the success and failures in the bank's portfolio," he said.

Mr. Ryan also said that the separate subsidiary proposal would deny to the subsidiary the benefit of the bank's reputation, which would cur-

tail much of the start-up business vital to new ventures.

An additional strike against the subsidiary is its separate capitalization requirement, which comes at a time of increased industry and regulatory concern regarding bank capital, Mr. Ryan said.

Also, limits imposed on investments in any one real estate development would impose barriers to the entry of smaller banks into real estate development, causing them to turn away good opportunities for real estate investment, he added.

The FDIC's proposed regulations would prohibit any insured bank from directly engaging in underwriting insurance, developing real estate, reinsurance, guaranteeing or becoming surety upon the obligations of others, or engaging in a surety business, subject to certain exceptions.

If any of these activities are authorized by state or federal law, they would have to be conducted in a separate subsidiary of the bank. Currently, states authorizing state chartered banks to engage in direct real estate development include: Alabama, Arizona, Arkansas, California, Connecticut, Florida, Maine, Massachusetts, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Rhode Island, Vermont, and Washington.

Mr. Ryan, who is also vice chair-

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Dorothea Wolfe

man of the California Bankers Association's Government Relations Committee, said that association supports ABA's position. □

Iowa News

Clair J. Lensing, chairman of Group 4 and president, Farmers State Bank, Marion, announced recently that James P. Lage, president and CEO of Citizens State Bank, Postville, has been elected Group 4 secretary. Mr. Lage succeeds the late Robert J. Ralston, president, First National Bank, West Union, who died of a sudden heart attack in late spring.

* * *



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Oliver A. Hansen, president, Liberty Trust & Savings Bank, Durant, was elected president of the Iowa Independent Bankers at the annual meeting at Lake Okoboji on July 20. He succeeds Ned K. Job, president, Iowa State Savings Bank, Knoxville. The new vice president is George H. Perry, president, City National Bank, Shenandoah, and treasurer is David L. Miller, president, West Des Moines State Bank. Full details in August magazine.

* * *

The Northwest Iowa Chapter of the National Association of Bank Women has planned a combination workshop and recreation day scheduled for Saturday, August 24th at the Holstein Country Club in Holstein, Iowa. Beginning at 9:30 a.m., the group will participate in a workshop on "Making Things Happen: Leadership in Action" led by Sharon Johnson, vice president, Holstein State Bank, Holstein, and assisted by Jean M. Rentel, assistant vice president, Toy National Bank, Sioux City. Golfing has been planned for the afternoon starting at about 2:00.

DES MOINES: Joseph M. Bognanno, Jr., who resigned earlier this year as senior vice president at Bankers Trust Company, has taken a position as vice president in commercial lending at Chase/Lincoln Bank in Rochester, N.Y.

IOWA FALLS: William Hurd has been appointed executive vice president of Citizens State Bank. Mr. Hurd has 15 years of banking experience. His most recent position has been as chief executive officer of the Union Story Trust and Savings Bank in Ames.

GILMAN: The Fourth Annual Citizens Savings Bank Golf Day will be held Sept. 12 at Oakland Acres Golf Course, west of Grinnell, Iowa on

U.S. Highway 6. There will be a shotgun start at 12:00, cocktail hour from 5:00 to 6:00 p.m., and a prime rib dinner at 6:00. Cost is \$30, or \$12.50 for just cocktails and dinner. Make reservations before August 15 to the bank at (515) 498-7714.

SIOUX CITY: Steven W. Corrie has been elected senior vice president at Security National Bank. He joined the bank in 1980 after three years with local financial institutions. He was named comptroller in 1981 and vice president—finance in 1982.

Nebraska News

The Nebraska Bankers Association is sponsoring its 1985 Lending Compliance Conference August 13-15. It has been designed to assist loan officers in minimizing their potential loss through improper use of loan policies, credit files, documentation and regulatory statutes. The conference will be at the Scottsbluff Inn on the 13th, the Lincoln Hilton on the 14th and the Kearney Ramada on the 15th. Registration/continental breakfast is 8:30 a.m. with programs from 9:00 to noon, lunch from noon to 1:00, and programs from 1:00 to 4:30. Fee includes meals and materials and is \$65 for the first registrant and \$55 for each additional.

DAVID CITY: William C. Smith, president and CEO, First National Lincoln, and James L. Howe, president and CEO, First National, David City, report their boards have approved an agreement in principle to merge the David City bank into First National Lincoln, effective January 1, 1986. First National, David City, would become a full service office of the Lincoln bank.

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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.

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, but ready to make a move for the right opportunity.

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.

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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.

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**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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Minnesota News

MARSHALL: Marlin F. Winkelman has been elected president and CEO of First American Bank & Trust. He plans to assume the position in September, and will succeed Les Grosz, who has announced plans to retire. Mr. Grosz has served as president and CEO since 1978, and will continue to serve as chairman until yearend. He has had a 45-year career in banking. Mr. Winkelman is currently senior vice president and a director of First American National Bank in Crookston, and previously served for 13 years at Western Bank in Sioux Falls before joining the Crookston bank in 1982.

MINNEAPOLIS: D.H. (Pete) Ankeny, Jr. has been elected chairman and chief executive director of First Bank System. He is currently president and chief operating officer. He will succeed George H. Dixon on November 1 when Mr. Dixon retires. Dennis E. Evans, currently a vice chairman, will succeed Mr. Ankeny as president and COO. Mr. Dixon will retire after 17 years with First Bank System but will remain a di-

rector. Mr. Ankeny joined First Bank Minneapolis in 1967. Mr. Evans joined First Bank Minneapolis in 1972 after 11 years in the investment business.

MINNEAPOLIS: The Minneapolis Chapter of the American Institute of Banking will be conducting several seminars in upcoming weeks. All seminars will be held at the AIB Education Center in Minneapolis. The dates and seminars follow:

Aug. 28—AIB Introduction to Database Management Seminar

Sept. 11—AIB Becoming Aware/Dealing with Computer Crime Seminar

Sept. 12 & 19—AIB Interviewing Methods and Strategies for Supervisors Seminar

Sept. 18 & 19—AIB Lotus 1-2-3 Seminar

Sept. 26—AIB Letters of Credit Seminar

South Dakota News

SIoux FALLS: Terry Rydell has been promoted to vice president, senior lender for the northeast district at Norwest Bank South Dakota. He has been an assistant vice president, credit administration since 1983.

Wisconsin News

BURLINGTON: Kenneth J. Jaeger has been promoted to office president of the Burlington Marine Bank. He began his banking career with the Marine in 1967, starting in the consumer credit department at the then Marine National Exchange Bank in Milwaukee. He moved to Burlington in May 1970 and has held various positions there, most recently as senior lender responsible for all the bank's lending functions.

DODGEVILLE: Fred Nadzieja, vice president of M&I Peoples Bank, Coloma, has been named president of M&I Bank of Dodgeville. He joined M&I Peoples Bank in 1978, and has served there as loan officer, vice president and secretary of the board of directors.

Colorado News

PUEBLO: Bob D. Wertz has been elected president and chief executive officer of Colorado National Bank Pueblo. He joined the bank (formerly First National Bank of Pueblo) in 1967. His most recent position was senior vice president with major responsibilities in commercial loans and correspondent banking.

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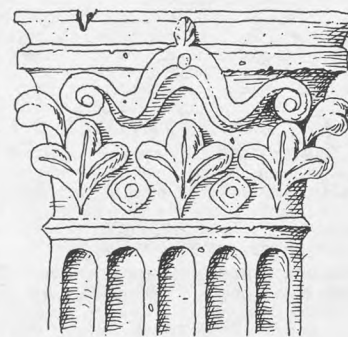
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POSITION AVAILABLE

STRONG AG LENDING officer with minimum 3-5 years experience for at least A.V.P. level; salary mid-\$20s and up. Send resume with detailed loan experience, especially workouts. Contact file WDM. c/o Northwestern Banker. (PA)

\$40 million bank located in southern Wisconsin in county seat town of 3,500 people. Candidate must have prior bank management experience either as president or as senior officer of a similar size rural bank. This job requires strong leadership ability, salesmanship, as well as excellent lending experience. Send resume to file WDN c/o Northwestern Banker. (PA)

MANAGER/OFFICER—Immediate position available for individual to manage our Detached Facility. Qualified applicants must have 3-5 years banking experience; college degree preferred. Excellent written and oral skills are necessary as well as previous supervisory experience. Marquette Bank Columbia Heights, (515) 574-9400. (PA)

Small Southeastern Iowa bank in county seat with Deposits for \$20 million is seeking someone for the position of **PRESIDENT**. This is a challenging opportunity for someone who can manage all departments in a bank of this size. Send resume to: N.L. Kotz, Consultant, Route #2 - Box 35, Mechanicsville, Iowa 52306. (PA)

POSITION WANTED

December, 1984, University of Iowa Graduate with Bachelor of Business Administration degree in financing. Entry level position with sound banking institution as **LOAN OFFICER/MANAGEMENT TRAINEE**. Academic emphasis on commercial banking and investing. Have business experience in customer relations, collections, credit policy formation. Also have some computer experience. Good interpersonal and analytic skills. Willing to relocate. Contact: (319) 682-7673 or (319) 242-0068 (PW)

BANKERS AVAILABLE

SR LOAN OFFICER - Solid ag lender with 8+ yrs in \$20-40mm ag banks in almost every role. Operational know-how and very strong mgmt skills. Qualified achiever with a well defined career path. A goal setter! Started as a Jr Lender and has worked way up to the #2 position. Handles average portfolios of over \$12mm. \$45K.

CONSUMER LENDER - Energetic, precise hard worker who has been in-charge of a sizable consumer portfolio as well as being responsible for cleaning up ag loans. Understands workout, all phases of consumer lending, small comm'l lines, and people mgmt. \$26K.

CONTROLLER/CPA - Decision maker with internal audit, operations and supervisory expertise of over 30 people. Analytical professional who has been in both holding co and indiv bank environments. Perfect for a holding co mgmt team that is looking for a leader. \$37K.

PARTIAL LIST OF AVAILABLE BANKERS
FOR FURTHER INFORMATION
FOR THESE AND OTHER CANDIDATES
CONTACT: KURT ROSENCRANTS AT (515) 244-4414



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SR LENDER—\$40mm S. WI bank. 20 yrs exp. required. Mid \$30's. Contact Pamela J. Swenson.

R.E. LENDER—\$60mm bank, Central MN. 3 yrs exp conv loans, plus secondary mrkt exp. To \$30K. Contact Pamela J. Swenson.

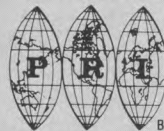
TRUST DEPT HEAD—healthy IA community and bank. Good oppy for Trust Ofcr with 3 yrs experience. \$30-40K. Contact Barbara J. Ritta.

VP—\$15mm ag & commercial portfolio. Healthy IA bank near metro. \$35K. Contact Barbara J. Ritta.

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AG LENDER for \$40 million ag bank in Iowa. Position leads to number two person in the bank . . . Salary open.

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Additional positions available for experienced bankers.

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