

NORTHWESTERN Banker Newsletter

Vol. 14 No. 44

Des Moines, Iowa

February 17, 1986

Iowa News

ALBIA: The FDIC began payout on February 12 to depositors of the Peoples National Bank of Albion, which was declared insolvent by the Comptroller of the Currency recently. Since no bids were received to reopen the bank with a new charter, FDIC is liquidating the nearly \$50 million institution by paying off the \$46 million in deposits. Approximately \$450,000 was above the \$100,000 insured limit per account and those depositors have been told by FDIC they will be paid their first \$100,000 plus 55% of their overage. More will be paid later if recovery from remaining assets permits.

ALBION: Promotions at Albion National Bank recently include: Douglas Haave to executive vice president; Wayne Boilesen to vice president; Karen Breon and Doug Young to assistant vice presidents; Jayne Schack to loan assistant, and Jill Olsen elected as an assistant operations officer.

DES MOINES: Randy Steig will resign his position as executive director of the Iowa Bankers Association effective March 1 to join First Interstate Bank Des Moines, N.A., as manager of the Iowa division for correspondent and outstate corporate business. He will supervise the marketing and delivery of products and services to more than 200 Iowa correspondent banks.

HARLAN: H. Rand Petersen, president, Shelby County State Bank, and Gerald F. Lapke, president, State Bank of Portsmouth, have announced a proposal to merge the two banks under the name of The Shelby County State Bank. The proposal is being submitted to regulatory authorities for approval. The proposal calls for maintaining the present Portsmouth bank as an office, as well as retaining its office at Panama and Shelby County State's office at Elk Horn.

PERRY: Among recent promotions at Perry State Bank was the advancement of Richard Hanson from vice president and assistant trust officer to vice president and trust officer.

SOMERS: C.J. McConnell, who joined Somers Savings Bank as chairman in April, 1985, has also been elected president to succeed Charles Petersen, who has retired. Thomas L. Little, vice president and cashier, has been advanced to executive vice president, cashier and CEO. Kevin M. Black has been appointed assistant cashier and ag loan officer.

STORM LAKE: The Northwest Iowa Chapter of NABW is sponsoring a workshop February 26 at Buena Vista College here, starting at 3:30 p.m., on the subject, "Looking at Leadership—Making Things Happen: Leadership in Action." It is part of a leadership series pre-

pared jointly by the J.C. Penney Company and NABW's National Education Foundation. The meeting will be held in the Harold Siebens Business Building. A fee of \$25.00 includes materials and dinner. Contact: Sharon K. Johnson, Holstein State Bank, 712 368-4316.

Nebraska News

The Nebraska legislature has advanced two bills of banking interest and killed six others in committee on February 11. LB 767, which would authorize placement of a branch office in a town where a financial institution failed and has not been replaced by another, went to the floor. It was amended to allow banks in the county or contiguous counties first right of refusal for such a branch within 30 days after such failure. Also advanced to general file was LB 1123, which authorizes a bank to own shares of another bank up to 10% of its capital and surplus (known as Bankers' Bank bill).

Killed in committee were LB 859, which would have combined banking and insurance regulation in one department; LB 1015, which would have required written notice of right of set off; LB 1032, which would have given credit unions public funds; LB 1202, which would have given s&ls public funds; LB 1235, which would have required written consent as a condition for valid liens, and LB 1243, which would have changed provisions for bank

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The Nebraska Bankers Association is sponsoring its 1986 Bank Directors Seminar at four locations in March. Registration/continental breakfast is at 9:30 a.m. with the morning program from 10:00 a.m. to noon, lunch, and afternoon program from 1:00 to 3:00 p.m. Advance registration, which includes breakfast, lunch, and materials, is \$75, with \$15 additional at the door. Dates and locations are March 3, Scottsbluff Inn; March 4, North Platte Holiday Inn; March 5, Lincoln Cornhusker, and March 6, Norfolk Country Inn. Contact the NBA to register.



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Dawson Bank in Dawson. John F. Kotouc, president of the three banks, also is president and CEO of American National Bank of Omaha. State Bank paid FDIC \$476,500 for the Johnson County Bank, which had assets of \$19 million, deposits of \$18 million, loans of about \$10.5 million, and about 4,900 deposit accounts. FDIC said State Bank is buying certain of the failed bank's loans and other assets for \$14 million and FDIC is making a cash advance to State Bank of \$3.9 million. FDIC retains assets with a book value of \$5.7 million.

VALPARAISO: At Oak Creek Valley Bank, Robert J. Schmucker was advanced from cashier to vice president and cashier.

Minnesota News

The Minnesota Bankers Association will sponsor an Agricultural Bankers Workshop on the 1985 Farm Bill on Feb. 20 at the Radisson South Hotel in Bloomington. The workshop will begin at 10:00 a.m. and feature videotape of national experts with moderation by local speakers. Contact the MBA for more information.

* * *

The MBA will conduct a sales management seminar on March 4 at the Radisson South Hotel in Bloomington. The program will address sales and the effect on bank profits, selection of sales people, measurement of sales performance, goal setting, coaching skills, and maintenance of a sales environment. Robert W. Klockars, senior vice president of Financial Shares Corp., will conduct the seminar. Contact the MBA for more information.

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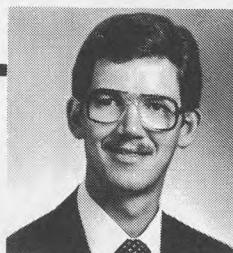
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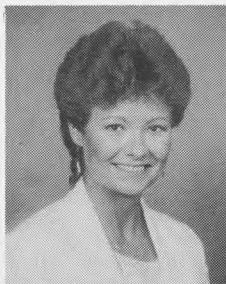
NJ-1 AG LOAN OFFICER/OFFICE MANAGER—Began banking career 10 yrs. ago and worked his way up from bookkeeping and teller functions into operations and lending. Majority of loan duties are in ag, but also handles consumer, student and real estate loans. Supervises one employee. Good with computer...farm records and cash flows. Reference states, "very well versed in lending and operations...shows good credit judgment and ability to make decisions...farm raised, personable, good appearance." \$25,000. Call Jean.

NJ-2 AG LENDER—Currently employed in \$26mm bank, handling ag loans (and FmHA guarantees) and a share of commercial and consumer loans. Formerly with PCA, where his responsibilities included ag loans, collections, refinancing, and office management. References say, "His strengths are in credit analysis and judgment...his skills are valuable in today's ag lending climate...diplomatic in stressful situations and good on collections...very out-going personality...he and wife are readily accepted socially." Degreed. \$28,000. Call Jean.

NS-3 LOAN OFFICER—Established 9 years of lending experience...ag, consumer and commercial loan servicing. Licensed in insurance and two years experience on micro computer. Sets up bank's farm customers on monthly cash flow programs, financial statements and ratios performing projections for different workout plans on computer. Reference says "Very intelligent, responsible...makes good loans and checks them out thoroughly. A tough collector." ISU B.S. Computer School \$25,000-\$28,000. Call Sandi.

NS-4 LOAN OFFICER—Accomplished in credit administration, workouts, analysis of financial data, cash flows...also expertise in mortgage, consumer, installment, ag and commercial loans. Three years bank and farm credit system experience. "A good performer, very ambitious, expressive individual with a good attitude...building a rapport with borrows and clients," says a reference. B.A. Ag Bus. \$27,000-\$30,000. Call Sandi.

NS-5 VICE PRESIDENT—Presently supervising \$10mm loan portfolio...all types in \$17mm bank. Reference reports, "Conscientious, does cash flows, skilled at all lending. Amicable, hard working; can administrate...immensely motivated." Community oriented. Prior employment included supervising overall operation of \$7mm bank. Twelve years banking experience. B.S. Degree \$30,000-\$34,000. Call Sandi.



JEAN EDEN
712-779-3744
(515-263-9598 w/f)
Hwy. 92 W.
Massena, IA 50853

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.

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50659

AG BANKERS AVAILABLE

NJ-17 AG LOAN OFFICER—One reference refers to this individual as, "A confidence-builder with the customer and management area. Identifies problems with farmers...and works well with the bank side. Brings out the good side, even in a bad loan." Currently with \$23MM bank. M.A. Bus. Offers 7 yrs. experience. \$26,000-\$29,000. Call Sandi.

NJ-18 AG LOAN OFFICER—FHA experience. Worked in all phases of the farm-lending process, including the guaranteed loan program. Familiar with applications and appraisals. Comes highly recommended. I.S.U. graduate...looking for advancement and new challenges. \$18,000-\$22,000. Call Sandi.

NJ-19 VP—Offers 10 yrs. banking experience. Second officer in \$30mm bank, handles majority of ag loans, few commercial and real estate loans. Supervises loan officers and clerical. Interested in advancement opportunity, wants to run a bank in near future. B.S. Ag (I.S.U.), Graduate School of Banking. \$36,000. Call Jean.

NJ-20 AVP—Handles over \$7mm ag/real estate loans in \$50mm bank (major holding co.) for past 3 yrs.; non-accruals, workouts, restructuring, guaranteed loans, etc. Strong computer skills, a farm background. Excellent references, "very well-versed in all areas of modern ag lending...great attitude...lots of drive...a real pro." B.S. Ag Bus. \$25,000. Call Jean.

NJ-21 AG LOAN REP—Offers 2 yrs. ag lending experience and 4 yrs. running own farming operation. Currently employed by small bank as FmHA Loan Co-ordinator, with very successful record. Also has 1 yr. PCA experience. B.S. degree. \$21,000. Call Jean.

NJ-22 AG LOAN OFFICER—References say, "A hard credit man; analyzes the total picture, makes a decision, and takes a firm stand...results-oriented." Over 7 yrs. PCA experience. Responsible for collections, budget, marketing and personnel. Distinguished appearance, congenial personality. B.S. Ag \$28,000. Call Jean.

NJ-23 JR. AG/OPERATIONS OFFICER—References say, "Exceptional! Bright and willing to work." Offers 4 years bank exper. Started in small ag bank running in-house computer and helping with ag loan analysis and collections. Now handles general ledger and loan accounting, and is assistant to comptroller and auditor of Bancorp in \$100MM ag bank. Has attended ag lending school and Chicago Board of Trade Marketing Seminar. IBM-PC, Burroughs, and Hewlett Packert computer experience. Desires position combining operations and ag lending duties. Farm raised. B.S. Degree. \$21,000. Call Jean.

POSITIONS AVAILABLE

Continuous demand for banking professionals. Our CONFIDENTIAL service allows you to explore career opportunities in banking without risk to your current position. No contacts are made without your prior knowledge and consent. All fees paid by employers.

1. VP—\$40MM bank. Must be a good credit person, confident and able to make decisions. Will work with Sr. L.O. on commercial ag and real estate loans. Community involvement, polish, and outgoing personality required. 8-10 yrs. bank experience a must. \$30,000 +.

2. JR. LOAN OFFICER—\$40MM bank. Will work with ag loan officers, assist in appraisals, inspections, FmHA guaranteed loans. Requires 1-3 yrs. experience in bank, FmHA, or PCA, college degree preferred. To \$24,000.

3. AG LOANS/OPERATIONS—\$15mm bank. Work handle ag loans, also some work with consumer, real estate and commercial lines. Limited duties in teller area. Computer and typing skills helpful. Requires 2-4 yrs. bank experience, good communication and analytical skills. To \$26,000 + excellent benefits.

4. VP/AG LOAN OFFICER—\$25mm bank, with good rating. Will handle \$2-\$4MM ag loans, do cash flows, balance sheets, workouts, etc. Requires 3-5 yrs. ag lending experience; knowledge of commercial lending helpful. County seat town, progressive area. \$25-\$30,000 + benefits (including bonus based on earnings.)

5. AG LOAN OFFICER—\$50mm N. IA bank. Requires 3-5 yrs. ag lending experience. To \$30,000.

6. PRES/CEO—Overall bank management in \$75mm bank, supervise 3 dept. heads. Requires a skilled, progressive banker, currently running bank of comparable size. To \$80,000.

7. AVP—\$15mm rural ag bank needs person to work in ag lending and operations. 1-3 yrs. banking experience required, computer skills helpful. \$24,000.

8. AVP/AG LOAN OFFICER—\$60MM WI bank, needs a TAKE CHARGE person. Will analyze loans, do cash flows and balance sheets, and work must work well with farmers. Nice location. \$28,000 + good benefits.

9. VP—\$20MM bank. Handle ag loans and some commercial, perfect documentation system (cash flows, analysis). Minimum of 3 yrs. experience required. Good advancement potential. MN location. \$25,000 +.

10. LONG AND SHORT TERM AG EXPERT—\$140MM in ag loans. 2-4 years experience. Expertise in long and short term lending, ins. license...hail, disability, credit life, outgoing and civic minded. Advancement potential. Excellent location. \$20,000 + benefits.

11. AG LOAN OFFICER/VICE PRESIDENT—\$50MM bank. Manage branch bank, ag lending and loan administration...expand loan portfolio. Excellent farm land area. Three to five years bank lending experience. To \$30,000 + benefits.

12. A.V.P.—\$40MM bank. Need 2-4 years experience in rural bank working with farmers, cash flows, collections, trends, and balance sheets...an analytical person, who can make good credit decisions. \$25,000 + good benefits.

13. AG LOAN REP—\$90MM bank. Outside collateral inspections on farm, cash flows on Apple Computer. Will handle farm accounting system and assist farmers with net worth statements. 1-2 years experience, good communication skills. College town. \$23,000 + benefits and auto for bank business.

14. A.L.O.—\$40MM bank. Requires 4-5 years loan experience...exposure to workout situations, assist in ag loans and farm calls. Report to V.P. \$22,000 + benefits.

15. AG OFFICER—\$35MM bank. College town-in-viting location. Supervision of ag loans; financial planning, development calls, understand cash flows, and personal computers. \$26,000 + Tremendous benefits.

16. EVP—\$70MM bank. Overall bank functions 10-15 years experience. Develop, implement, supervise, and document bank policies. Assignments shared with president and bank officers. 7,000 pop. \$45,000 +.

17. PRESIDENT—\$40mm W. IA bank. To \$50,000 + full benefits.

18. AG LENDER—\$50mm W. IA bank. Requires polished individual with 3-4 yrs. ag lending experience, from bank or FCS. To \$28,000.

19. OPERATIONS OFFICER—To be in charge of all operations of \$75mm bank, including bookkeeping, teller, and computer personnel, budgets, purchasing, maintenance, and marketing. Requires 7 or more yrs. experience as operations officer in bank of similar size. To \$50,000.

20. CREDIT SUPERVISOR—Extension and collections of credits for ag credit company. Two yrs. ag lending experience helpful. Based on CO, some overnight travel (expenses paid). \$23,000 + full benefits.

21. AG DEPT. HEAD—\$20mm + ag portfolio. Will be in charge of all ag loans and supervise 2 lenders. 5-10 yrs. ag lending experience (bank or FCS) required. \$40,000.

22. #3 OFFICER—needed for \$50mm ag bank in N. IA. Will be responsible for majority of ag loans, some commercial, installment and real estate loan duties also. Requires 8-10 yrs. bank experience with ag emphasis. \$35,000.

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BLOOMINGTON: The Independent Bankers of Minnesota will sponsor The Professional Women in Independent Banking Conference February 19 at the Sheraton Airport Inn. The keynote address, "Women in Independent Banking—Meeting the Challenge," will be provided by Jean Yancey, president of Jean Yancey Associates, Inc., who heads her own firm in Denver, Colo., and is a director of The Women's Bank in Denver. Dr. Michael Boehlje, professor of agricultural and applied economics at University of Minnesota, will discuss the continuing rural crisis in Minnesota. This will be followed by three workshops on management skills. A video presentation, "A Status Report: Women in the Economy," will be followed by closing remarks by Jana Kirkeby, assistant vice president, American National Bank, St. Paul. Contact: Nancy Alfton, IBM, 612 854-9200.

Illinois News

ROCKFORD: The acquisition of Illinois National Bank & Trust Co. by American National Bank and Trust

Co. has been consummated, according to officials of the two banks, and the former has been merged with the latter. The resulting bank will be known as AMCORE bank, N.A. The bank's assets total in excess of \$675 million, making it the eighth largest bank in Illinois and the largest outside of the Chicago area. David W. Knapp is AMCORE Bank's chairman. J. Peter Jeffrey, formerly Illinois National chairman and president, will serve as president and CEO of AMCORE Bank.

SKOKIE: The board of directors of First National Bank of Skokie (FNBOS) has approved signing a letter of intent to merge with Citizens Financial Corp. (CFC). CFC is a recently-formed multi-bank holding company with a controlling interest in six Chicago area banks. With the addition of the \$340 million FNBOS, its assets will approximate \$1.8 billion, making it the sixth largest commercial banking organization in Illinois. The merger is subject to the signing of a definitive agreement, as well as approval by FNBOS stockholders and appropriate regulatory agencies. The letter of intent provides for a minimum purchase price of \$25.2 million, or \$42 per share of FNBOS common stock.

served as senior vice president in the commercial lending department. His previous experience includes several years at Drovers Bank of Chicago and 46 years at First National Bank of Chicago.

North Dakota News

The Independent Community Banks of North Dakota are sponsoring a series of four workshops on "Developing the Human Resource." Presented by Dr. Leo Coleman of Coleman and Associates of Redding, Calif., the workshops are entitled "Human Relations and Motivation," "Managing Yourself and Others," "Fundamental Skills of Communication with People," and "Fundamental Skills of Managing People." At each location the four workshops will be held in two days, from 1:00 to 10:00 p.m., with dinner at 5:00. Locations and dates are: Sheraton Galleria, Bismarck, Feb. 24-25; International Inn, Minot, Feb. 26-27; Doublewood, Fargo, Feb. 28-29, and Hospitality Inn, Dickinson, (first two workshops only), March 3. Fee is \$120 for two full days or \$40 for each session. To register contact the ICBND office in Bismarck at (701) 258-7121.

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WHEELING: Nes R. Johnson has been appointed executive vice president of Main Bank. He formerly

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Large Nebraska bank holding company has an immediate opening for a Loan Review/Financial Operations Auditor. Individual will be responsible for review of loan portfolios and financial operations audits of subsidiary banks. Viable candidates should have bachelors degree with 12 years of financial accounting. Minimum 2 years experience as ag lender and/or in ag credit analysis. 60% travel required. Salary low \$20K. Send resume and salary requirements to:

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SEASONED LENDER - Generalist with comm'l background and new business development for \$70MM IL bank. To \$50K.



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POSITIONS AVAILABLE

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BANKING OFFICER—Positions available in the Rocky Mountains, southwest and midwest. All fees employer paid. Contact Dunhill of Fort Collins, 2120 South College Avenue, Fort Collins, CO 80525. Phone: (303) 221-5630. (PA)

AG LOAN OFFICER—\$25M bank in southwest Minnesota town of 2,500 needs Ag Loan Officer immediately-minimum of 2 years experience necessary-salary commensurate with experience-excellent opportunity for career advancement. Send resume to file No. WEK c/o Northwestern Banker. (PA)

COMMERCIAL LOAN OFFICER—position with progressive Iowa City Bank. Minimum 3 yrs. lending experience with college degree. Excellent benefit package with salary commensurate with experience. Send resume and salary requirements to File No. WEG c/o Northwestern Banker. (PA)

OPERATIONS OFFICER—with lending experience for \$20 million Minnesota bank. Send resume with salary requirements to Box 776, Worthington, MN 56187. (PA)

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EVP

Clean-up specialist. 8+ yrs of lending and workout of ag/com'l loans. Currently #2 person in a 20m+ community bank in charge of all lending and mgmt. \$38K.

AG LOAN OFFICER

Hard working lender with 5+ yrs of lending and training in large holding co seeks oppty to grow and develop during next career step. Deg'd and knowledgeable in all lending areas. In charge of \$18m portfolio and supervising 2 lenders. \$30K+.

FOR FURTHER INFORMATION FOR THESE & OTHER AVAILABLE CANDIDATES CONTACT KURT ROSENCRANTS AT (515) 244-4414

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POSITIONS AVAILABLE

AG LOAN OFFICER for eastern Iowa bank, should have 3-5 years experience Salary to \$35,000

TRUST OFFICER for northern Iowa, prefer law degree Salary to \$35,000

SENIOR CREDIT ADMINISTRATOR for Minnesota, 5-7 years experience preferred Salary to \$35,000

EXECUTIVE VICE PRESIDENT for \$60M Iowa bank. Should be qualified to become CEO Salary \$50,000

VICE PRESIDENT & AG LENDING OFFICER, possible #2 position. Good loan experience record preferred Salary to \$40,000

EXECUTIVE VICE PRESIDENT for community bank in northwest Iowa Salary \$35,000

TRUST OFFICER for central Illinois bank, prefer law degree Salary \$35,000

EXECUTIVE VICE PRESIDENT for \$50M bank. Requires operations and lending experience Salary \$40,000

COMMERCIAL REAL ESTATE OFFICER for major holding company bank. Must know secondary market procedures Salary open

AUDITOR for major banking group, Illinois & Iowa CPA a plus Salary to \$30,000

SENIOR COMMERCIAL LENDER for key Iowa bank, excellent opportunity for right person Salary open

PRESIDENT & CEO for \$50 million asset midwest bank. Good earner with a clean portfolio Salary open

PRESIDENT & CEO for \$40 million asset bank. Requires ability to handle some problem loans Salary open

AG LOAN OFFICER for eastern Iowa bank. Requires 2-5 years lending experience Salary \$25,000

AUDITOR/CPA for Iowa holding company Salary to \$30,000

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 Bank References Upon Request

BANKING OPPORTUNITIES

TRUST HEAD—to manage \$100mm MW bank trust dept. Marketing skills. JD not required \$45K.

SECONDARY MARKET INVESTMENT MGR—\$750mm, MW, sales techniques & network contacts needed. \$40K + incentives.

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POSITIONS AVAILABLE

REAL ESTATE LOAN - manage dept. for large suburban bank. Construction lending experience a must. \$35,000

LOAN REVIEW - assist senior loan review officer of \$200MM bank. Prefer degree. \$24,000

COMMERCIAL LOAN - junior position with \$200MM suburban bank. Requires degree and experience with large credits. \$28,000

AGRI-LENDER - senior position which requires strong background in financing of cattle operations. \$35,000

TRUST OFFICER - manage small dept. for \$40MM suburban bank. Does not require Law Degree. \$24,000

INQUIRIES ARE CONFIDENTIAL.

RESUME' REQUESTED.

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