

# NORTHWESTERN Banker Newsletter

Vol. 15 No. 26

Des Moines, Iowa

October 13, 1986

## Colorado Banks Vote to Change Laws

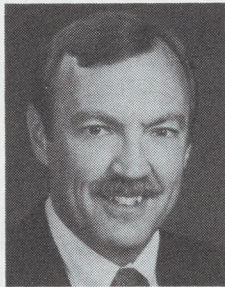
THE Colorado Bankers Association announced October 1 that a vote taken of its membership on proposed legislative changes to Colorado banking laws passed favorably by more than a 2 to 1 margin.

After several months of intensive analysis and review, which included a survey of all Colorado banks on issues they considered important to the banking industry, the CBA board of directors adopted a position dealing with interstate banking, failed banks and branching. Survey results showed considerable support by Colorado banks for interstate banking. This position was then sent to each of the member banks for ratification.

Of the total membership, 76.3% responded and of those responding, 70.8% ratified the following:

- **Interstate Banking:** CBA will support legislation for reciprocal regional interstate banking with contiguous states, to be followed in the near future by nationwide nonreciprocal interstate banking.

- **Failed Banks:** CBA will promote legislation to deal with the growing problem of failed banks by permitting their operation as a branch if



A.J. ANDERSON

there is no bid to purchase and operate it as a bank, and if it is the only bank in that community.

- **Branching/Facilities:** CBA reaffirms that it and a majority of Colorado banks support branching. CBA will not initiate or lobby for branching legislation in 1987, because of its emphasis on the other two issues and other banking legislation.

A.J. Anderson, president of the CBA and president of Kiowa State Bank, commented, "The officers and directors of the CBA are very happy with the strong affirmation of this course of action. A great deal of time and effort has been expended by everyone involved. We recognize the concern by many rural communities relative to the future of banking in our State and we feel that we can address those concerns through these recommended changes in the banking law."

Mr. Anderson added, "This proposal is viewed as a reasonable approach toward an orderly and logical modification of Colorado banking law. It provides benefits to all Colorado banks and their depositors, although probably no individual bank will be totally satisfied. The response to this proposal by our membership is further indication of industry unity."

With the direction given by its membership, he said, the CBA will now fine tune the particulars of the

proposal prior to the legislative session due to start in January, 1987. □

\* \* \*

**Editor's Note:** To date, 37 states including the District of Columbia have adopted some form of interstate banking by state legislative action. Of the remaining 14, three (Delaware, Nebraska, South Dakota) have limited charter banks for credit card purposes. In the 14 states, the legislatures of six considered interstate banking this year but it did not pass. The other eight took no action at all.

The five types of interstate banking adopted to date include: national without reciprocity; national with reciprocity; regional without reciprocity; regional with reciprocity, and regional with a national trigger. Of the 37 states, 18 have voted for full national chartering, while 19 have opted for regional with and without reciprocity.

### Iowa News

Commemorative coins are now available from the IBA. Proceeds go to help build an authentic 1875 bank at Living History Farms. 24K gold-plated bronze coins cost \$11.95, pure silver coins are \$25.95, and

Call on the "Experienced Professionals"

Ready to meet your correspondent needs.

 **FirstTier<sup>SM</sup> Bank**  
Lincoln

13th & M Streets, Lincoln, Nebraska 68501

FirstTier Bank, N.A., Lincoln, Member FDIC



Norwest Bank Des Moines, N.A.  
Call (515) 245-3131 or toll-free (800) 362-2514  
Member FDIC



John Cretzmeyer

*Teamwork:  
one of the reasons  
we're first in Iowa.*



Jay Nichols

pure 24K gold coins cost \$625.00 (price guaranteed until Oct. 14). Also available from the IBA is a 10" by 24" full color poster of the anniversary party held during the IBA convention on Sept. 16. Posters are \$15, which includes tax. Orders must be received by Oct. 17.

**DAVENPORT:** Woodward G. Brenton has joined Brenton First National Bank of Davenport as senior vice president, commercial lending. He joins the bank from Brenton National Bank of Des Moines where he held the position of vice president, corporate lending. He has also held positions with Marine Midland Banks, N.A., Manufacturers Hanover Trust Company, Peat Marwick Mitchell & Company and Continental Illinois Bank.

**DES MOINES:** Financial Information Trust recently named Sally Smith to the position of senior vice president and director of its industry support group. She was formerly the vice president of sales and marketing for Hawkeye Banks of Des Moines.

**DES MOINES:** James F. MacLean has joined Valley National Bank in the lending division as vice president in charge of correspondent banking and credit analysis. He most recently served as assistant vice president and senior credit analyst for Hawkeye Bancorporation.

**HAMPTON:** Loren Lubben has joined the Hampton State Bank as executive vice president and director. He will serve as the bank's senior lending officer and will be responsible for overall loan administration. Prior to joining the bank, Mr. Lubben served as vice president and head of the farm department at Hawkeye Bank & Trust in Maquoketa.

**SIOUX CITY:** Thomas Kimmel has been appointed vice president of real estate lending at First National Bank in Sioux City. He has been vice president of Home/First Federal Savings and Loan for the past 16 years, and is licensed in real estate and insurance.

### Nebraska News

The Nebraska Bankers Association will sponsor its 1986 Customer Financial Planning & Advanced IRA Conference at four locations in November. Registration/continental breakfast will be at 8:30 a.m. The morning session on customer financial planning is from 9:00 to noon. Following lunch, the advanced IRA program will be conducted from 1:00 to 4:00. Speaker is Robert M. Martindale, president of Martindale and Associates, a nationally recognized expert in banking products and retirement banking developments. Advanced registration is \$75. After

Oct. 29, registration is \$95 and subject to space availability. The fee includes materials, breakfast and lunch. Dates and locations are: Nov. 4—Omaha Red Lion, Nov. 5—Hastings Holiday Inn, Nov. 6—North Platte Holiday Inn and Nov. 7—Scottsbluff Country Club. Contact the NBA to register.

\* \* \*

The Nebraska Independent Bankers Association's annual convention will be held Nov. 20 and 21 at the Villager Motel and Convention Center in Lincoln. A complete schedule of the convention will be featured in the November issue of THE NORTHWESTERN BANKER.

**OMAHA:** Jerry Schumacher has been named head of the trust investment department for First Tier Bank Omaha. He joined the bank in 1959 and most recently was assistant department head for trust investments.

**MCCOOK:** Roy H. Bischoff recently joined the staff at McCook National Bank as senior vice president/senior loan officer. He previously served as executive vice president of the Farmers Bank & Trust of Atwood, Kan.

### Minnesota News

**ST. PAUL:** American National Bank of St. Paul has announced it has sold its wholly owned subsidiary, American Data Technology, to First Financial Management Corporation of Atlanta, Ga. American Data Technology provides data processing support to commercial banks through four processing centers located in Chisholm, Minn., Minot and Fargo, N. Dak. and Sioux Falls, S. Dak.

### South Dakota News

**PIERRE:** Van D. Fishback has been appointed director of Group 1 of the South Dakota Bankers Association. He will fill the unexpired term of Houston Haugo, who recently resigned. Mr. Fishback is vice president of First National Bank in Brookings.

It's easier to talk Iowa banking with people who live it — people like Donald H. Jordahl and the correspondent staff at Bankers Trust.

Call 1-800-362-1688 or 515/245-2424.

**Bankers Trust** Des Moines, IA  
Member FDIC



Donald H. Jordahl  
Vice President

Serving bankers quietly and efficiently.

**CAPITAL PERSONNEL SERVICE**

714 First Interstate Bank Building  
Des Moines, Iowa 50309  
515-283-2545

---

---

*ATTENTION  
IOWA BANKERS*

---

---

**Directors and Officers  
Limited Liability  
Insurance  
is now available  
coverage up to \$100,000**

**Call or Write**

**Now exclusively represented in Iowa by  
Iowa Bankers Insurance and Services, Inc.  
1-800-532-1423 (Iowa) 515-286-4344**



**THE KANSAS BANKERS  
SURETY COMPANY**

**435 Kansas Avenue P.O. Box 1654  
Topeka, Kansas 66601  
1-913-234-2631**

---

---

**Serving bankers for more than 75 years**

---

---

ATTENTION  
IOWA BANKERS

Directors and Officers  
Limited Liability

Insurance  
is now available  
coverage up to \$100,000

SALES OFFICE  
THE KAPPA KAPPA KAPPA  
BANKERS ASSOCIATION



Send no money now, we will bill you later



# WE'RE RIGHT ON TARGET

**ROBERT HALF'S BANKING DIVISION WILL HELP YOU SELECT PERSONNEL THAT FIT YOUR SPECIFICATIONS AND YOUR HIGH QUALITY HIRING STANDARDS TO A "T" . . . OR WE DON'T REFER THEM. LET ROBERT HALF DO THE ADVERTISING, SCREENING, INTERVIEWING AND REFERENCE CHECKING FOR THE ADDITIONS TO YOUR STAFF.**



*Some special candidates from Robert Half's Banking Division*

**AGRICULTURAL LOAN OFFICER. B.A.**

Are you sick of ag loan charge offs? This personable leader has 3 + yrs of Ag lending experience plus formal credit training. A team player who understands Ag cash flows and can produce projection models on computer. Prefers community of 5,000.

Asking \$30,000 Range

**MORTGAGE AND FINANCIAL EXECUTIVE. B.A.**

Astute professional with over 15 years of real estate experience. Keen understanding of all phases of real estate: development, start-up and promotion, marketing, and administrative functions.

Asking \$60,000 + Range

**COMMERCIAL LENDER. B.A.**

Tired of seeing loans without specific repayment plans? This hard-charger is ready to run your commercial division. Has 10 + yrs mid-market lending with major regional banks. Can develop new business effectively while monitoring credit with a keen eye. Willing to relocate.

Asking \$42,000 Range

**PRESIDENT — AG BANK. B.A.**

Do you need a take-charge manager to get your bank off a compliance memorandum? This clean-up artist has over 15 + yrs experience with emphasis in ag/coml loans. Super management skills that can get that ROA where it should be. Has successfully turned around 3 banks. Looking for a new challenge. Willing to relocate.

Asking \$45,000 Range

**CONSUMER LOAN MANAGER.**

Is it time to build your consumer loan portfolio? This aggressive self-starter has over 6 years of solid consumer lending experience, a full knowledge of floor plan, real estate, student loan, indirect dealer, and direct financing make this high energy type a good choice. Prefers Minnesota, Wisconsin.

Asking \$28,000 Range

**VICE PRESIDENT/COMMERCIAL REAL ESTATE**

**MANAGER.** Take-charge manager currently responsible for internal operations of the commercial real estate division of a major bank. Effectively manages 8 people.

Asking \$50,000 Range

**SENIOR LENDER. B.A.**

Tired of the open palm syndrome when performance is unacceptable? This highly motivated manager can oversee the lending of a \$30MM bank. With 14 + yrs lending experience and proven management, your problem loans will be behind you. Willing to relocate.

Asking \$40,000 Range

**LOAN REVIEW. M.B.A.**

Ready for a 3rd party opinion on your loan portfolio? A professional image that can fit in any boardroom! This gifted self-starter has 3 + yrs loan review experience with a bank. Excellent analytical ability and a super personality. Could be a nice fit as a commercial lender too! Prefers major city.

Asking \$29,000 Range

**REAL ESTATE OFFICER. B.A.**

Professional image allows this person to effectively deal with upscale clientele. Emphasis on 1st and 2nd mortgages, marine, and automobile loans, as well as developing sound financial plans for clients.

Asking \$35,000 Range

**PRESIDENT — AG BANK. B.A.**

You will welcome a visit from the examiners with this one! 10 + yrs banking experience with emphasis in agricultural lending and operations. Currently President of a \$15MM bank which has been successfully turned around. Ready to burn the midnight oil!

Asking \$40,000 Range

**MORTGAGE ASSISTANT PRESIDENT. B.S.**

Ambitious manager not afraid to jump in and help out. Excellent business development skills as well as training abilities in all areas of FHA, VA and Conventional lending procedures.

Asking \$35,000 Range

**AGRICULTURAL LOAN OFFICER.**

Do you want someone who will be happy in a small community for awhile? This star performer has 6 + yrs ag lending experience with a branch management background. Has an excellent grasp of problem loan workouts, cash flows, and collateral inspections.

Asking \$30,000 Range

**MORTGAGE REPRESENTATIVE. B.A.**

This self-motivator is currently responsible for securing mortgage applications from customer base and developing relationships with builders, developers and realtors.

Asking \$20,000 Range

**BRANCH MANAGER.**

How about a real people person that still has analytical ability? 6 + yrs branch management experience with major emphasis in consumer and real estate lending. A top image who will represent your organization professionally! Prefers Minneapolis.

Earning \$24,000 Range

**CONSUMER LOAN OFFICER.**

Credit life and A.H. penetration down? This team player has 7 + yrs lending experience handling all consumer and real estate loans in a smaller bank. Ready for a new opportunity in Minnesota.

Asking \$28,000 Range

**INTERNAL AUDIT/OPERATIONS MANAGER. B.A.**

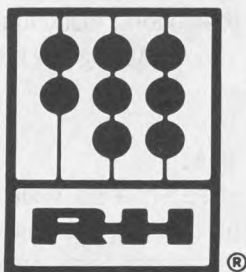
How about someone who can help with profitability? 10 + yrs experience as an internal auditor and operations specialist with a major regional bank. Ready to relocate.

Asking \$29,000 Range

**BRANCH MANAGER. B.A.**

This action-oriented person has experience in motivating and training staff of 15, as well as handling daily customer problems. Extensive background in FHA and VA underwriting is an added plus.

Asking \$25,000 Range



**ROBERT  
HALF**

*For Further Information Regarding Any  
of These Candidates — or to Arrange  
An Interview Call*

**Mr. Paul Gentzkow**

**The Banking Division**

**Robert Half of Minnesota, Inc.**

**3636 IDS Center, Minneapolis, MN 55402**

**(612) 339-9001**

## Illinois News

- CHICAGO: Unibancorp, Inc., parent of UnibancTrust Company and Hawthorne Bank of Wheaton, has announced it has signed a letter of intent to acquire the DuPage County Bank of Glendale Heights. The bank has assets of approximately \$17 million. Terms were not disclosed.
- CHICAGO: Affiliated Banc Group, Inc., Morton Grove, has announced that it has signed a letter of intent to purchase the First State Bank & Trust Company of Franklin Park. First State Bank has \$80 million in assets. The acquisition will place the assets of Affiliated Banc Group at over \$800 million. Terms of the purchase were not disclosed.
- PEORIA: Mark W. Johann has been appointed to the position of executive vice president, lending division, at Madison Park Bank. He joins the bank from First Galesburg National Bank in Galesburg, and brings with him nine years experience in both commercial and consumer lending.
- ROCKFORD: At AMCORE Bank N.A., six officers have been promoted to vice presidents. Former vice president and trust officer Jay R. Maddox was promoted to senior vice president and trust officer. Data processing manager Harry Anderson was advanced from a.v.p. to vice president. In cash management services, Ronald E. Fox was also promoted from assistant v.p. Named vice president of marketing was William T. Hippensteel, former a.v.p., director of marketing. James D. Metz was named vice president of retail banking. Lillie Rude was promoted to vice president and trust officer.
- SKOKIE: Harold A. Chmiel has been appointed vice president of corporate banking at Skokie Trust & Savings Bank. He joined the bank as assistant vice president of corporate banking last February.

## Montana News

**BILLINGS:** C.P. "Buck" Moore has been elected president of Norwest's Montana banking region. He succeeds Jackson L. Schutte, who has resigned to explore other business opportunities. Mr. Schutte served in the position since 1982 and was with Norwest for 17 years. Mr. Moore will retain his positions as Nor-

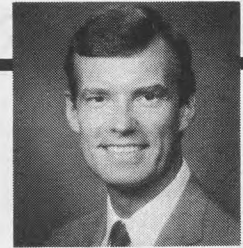
## We're Security for You

At Security National Bank, we're people you can count on to handle all of your Correspondent Banking needs.

So, start corresponding with us.  
 We're Security for you!



**SECURITY NATIONAL BANK**  
 IN SIOUX CITY, IOWA. MEMBER F.D.I.C.



**Dennis Nahnsen**  
 Vice President and Manager  
 Correspondent Banking Services  
 712-277-6768

west's regional president for South Dakota and CEO of Norwest Agricultural Credit, Inc.

**HAVRE:** Rex Huntsman has been promoted to vice president/manager of commercial and consumer loan departments at First Bank Havre. His previous position was agricultural loan officer.

## Colorado News

**DENVER:** United Banks of Colorado, Inc. has filed its application to acquire IntraWest Financial Corporation with the Federal Reserve Board.

**GRAND JUNCTION:** Among recent promotions at Colorado National Bank—Grand Junction was the advancement of R. Kelley Burford to vice president/loan administration. He joined the bank in 1984 and most recently served as assistant vice president in the commercial lending department.

**PUEBLO:** At Colorado National Bank—Pueblo, Douglas W. Caldwell has retired after 37 years in banking. He served at the Pueblo bank since 1955, most recently as vice chairman of the board and executive vice president. He will continue as vice chairman and remain an active board member.

## PROFITABLE STRATEGIES for a new ENVIRONMENT

1986 NATIONAL AGRICULTURAL BANKERS CONFERENCE

NOVEMBER 16-19, 1986  
 OPRYLAND HOTEL  
 NASHVILLE, TENNESSEE



## OPRYLAND! Don't Miss the Opportunity!

- Top Line Speakers
- General Sessions
- 6 New Policy Forum Workshops
- 16 Concurrent Sessions
- The "Transition in Agriculture" Study
- Legislative Update
- New Products Exhibition
- Round Table Discussions
- A Complete Guest Program
- Fellowship Gathering
- Optional Tours
- 75th Anniversary Celebration



For more information concerning the conference program, session descriptions, and registration please call BEN (Bankers Education Network) at (202) 663-5430.

# agri CAREERS, INC.

AG BANKING PERSONNEL SPECIALISTS



Jean 712/779-3567  
Massena, Ia. 50853



Sandi 515/394-5827  
New Hampton, Ia. 50659

**Confidential. Employer paid fees**

## RYAN AUCTION CO., INC.

Decorah, Iowa 52101  
Farm Equipment Specialist  
Appraisals & Auctions  
Call Dale Ryan 319-382-8648

## SERVING THE UPPER MIDWEST



Diane Evans

## REGENCY RECRUITERS, INC.

1102 Grand Avenue,  
Kansas City, MO 64106  
816/842-3860



Consultant to Bankers

- Loan Review and Credit Administration
- Profit Planning

773 Spruce Street  
P.O. Box 159  
Ocheyedan, Iowa 51354  
Phone: [712] 758-3660

## POSITIONS AVAILABLE

### EXECUTIVE VP

Lrg urban comm'l bk that is actively involved in acquisitions seeks knowledgeable lender who can make loans. 10+ yrs of lending w/good understanding of comm'l, retail & consumer. \$58K.

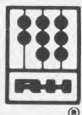
### AG LENDER

Rural bk in central IA in prime condition seeks 3+ yr lender who has a wealth of ag knowledge. Cash flows, FHA's, farm call exp necessary, + 2 yrs in a bk. \$28K.

### BANK ACCT

Highly profitable metro area bk has a need for a technical-competent acct who has 2 or more yrs in bk as auditor or acct. Lrg environmt but w/strong MW flavor. \$26K.

FOR FURTHER INFORMATION CONTACT KURT ROSENCRANTS



## ROBERT HALF

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

ALL FEES COMPANY PAID

## POSITIONS AVAILABLE

\$65mm midwest bank seeks aggressive self starter for \$10mm comm'l portfolio. Leads to Senior Management. Send resume to File No. WHA c/o Northwestern Banker. (PA)

**LOAN REVIEW MANAGER**—\$250MM bank in eastern Iowa. Must be able to understand and do financial statement spread sheets. Good public contact. Prior credit review and bank examination experience required. Salary open. Send resume to File No. WGZ c/o Northwestern Banker. (PA)

**CREDIT & LOAN REVIEW** position open immediately. Credit & loan experience desired. College degree with business administration or finance required, with accounting & personal computer knowledge recommended. \$100M bank. Send resume to File No. WHB c/o Northwestern Banker. (PA)

\$50 + M central Iowa bank seeking an experienced **AGRI-CULTURAL LENDING OFFICER**. Commercial lending experience and knowledge of FmHA programs a +. Vice President position. Send resume to File No. WGX c/o Northwestern Banker. (PA)

Immediate opening for **INSURANCE AGENCY MANAGER**. Very good position, very good salary. Call (507) 427-2422, James Sneer, Farmers State Bank, Mt. Lake, MN. (PA)

## POSITIONS WANTED

**SEEKING CEO** position in midwest bank. Extensive experience restoring several banks to "clean" status from C&D. 14 years total experience, all phases of lending and senior management, CEO at three banks. File No. WGY c/o Northwestern Banker. (PW)

## FOR SALE

2 SHARP MODEL BE3500 TELLER MACHINES & 1 IBM 5291 MODEL 2 display station. Contact Keith Schwebke, IA Falls State Bank, (515) 648-5171. (FS)

## WANT TO BUY

**DO YOU** need to sell property in Phoenix, Ariz? We specialize in selling properties for banks and savings and loans—residential, land, and small apartment foreclosures. Excellent Phoenix bank references. Call Peter Linsey or Reta Johnson: 602/991-2929 or evenings 602/840-7178. (WTB)



"Successful Banking is Quality Personnel"

## POSITIONS AVAILABLE

**COMMERCIAL VICE PRESIDENT**, \$400mm clean bank, excellent location ..... range of \$40,000

**CREDIT ANALYST/LOAN REVIEW**, \$400mm excellent bank, top location ..... range of \$25,000

**HEAD OF LENDING** in a \$300mm bank, population 80,000 + ..... \$80,000

**#2 OFFICER**, \$65mm bank, Illinois ..... \$50,000

**COMMERCIAL LENDER**, \$140mm bank, 35,000 pop. .... range of \$30,000

**EXECUTIVE VICE PRESIDENT**, \$60mm bank, 9,000 pop. .... \$50,000-\$60,000

**LOAN REVIEW/LOAN WORK-OUT SPECIALIST** ..... \$25,000-\$40,000

**OPERATIONS and STRATEGIC PLANNER**, \$100 + bank, 50,000 pop. .... \$25,000

**VICE PRESIDENT, SENIOR LOAN OFFICER**, \$100 + bank, college town ..... \$50,000

**OPERATIONS**, \$300mm, excellent location OPEN

**#2 OFFICER**, lending and work outs, 4,000 pop. . . . \$35,000

**AG LOAN OFFICER** ..... \$25,000-\$40,000

DON W. SCHOOLER  
2508 East Meadow  
Springfield, Missouri 65804  
(417) 882-2265

## QUALIFIED BANKERS

If you plan to upgrade or add to your staff, please contact us for information on one or more of the following qualified bankers:

**CEO**, age 40, with Masters Degree in Business and currently CEO of \$75 million independent bank wants new challenge in upper Midwest. Proven performance record. . . . Asking \$65,000

**CEO** with proven record over 22 years. Ag grad from Iowa State. Farm background. Prefers smaller community. . . . Asking \$50,000

**EVP** in \$50 million bank. Finance major. ABA Commercial Lending School grad, over 12 years experience. . . . Asking \$40,000

**TRUST OFFICER** with law degree and employee benefits experience. . . . Asking \$35,000

**AG LOAN OFFICER** in \$26 million bank. Trained by First Bank System. Iowa State grad. . . . Asking \$38,000

**RETAIL BANKER/CREDIT ANALYST** with major bank seeks new situation in eastern Iowa. . . . Asking \$25,000

**CASHIER** with 23 years experience, now with \$50 million bank, seeks position in eastern Iowa, Wisconsin or Minnesota. . . . Asking \$30,000

**EXAMINER** with four years experience. Finance major from Iowa State. . . . Asking \$25,000

**AG LOAN OFFICER**, age 30, Masters Degree from Iowa State. Farm background. . . . Asking \$28,000

## Financial Careers

(Division of Freeland Financial Service, Inc.)

1010 Equitable Bldg. Des Moines, IA 50309  
515/282-6462

Employer pays fee.

Please contact Malcolm Freeland concerning these quality applicants or for other types of banking officers.

## POSITIONS AVAILABLE

### PRESIDENT

Scared of your bank failing? Join a rock solid Minn. bank with a vision for future acquisitions. Desires 8+ yrs com'l/ag lending, a degree, and excellent mgmt ability. To \$55K. Job #NW9141.

### COMMERCIAL LENDER

Are you sick of being told "you're on the team" but yet your paycheck stays the same? TC suburban bank needs a strong com'l lender with a work ethic. Desires 2+ yrs com'l lending, and a degree. To \$35K. Job #NW9142.

### AGRICULTURAL LENDER

Bogged down with work out strategies, technical exceptions and a worried boss? Minn bank needs a take charge ag lender with 3+ yrs exp and a degree. Great career pathing! You will be the understudy to the President. To \$35K. Job #NW9135.

FOR MORE INFORMATION  
CONTACT PAUL GENTZKOW



## ROBERT HALF

3636 IDS Center  
Minneapolis, MN 55402  
(612) 339-9001

ALL FEES COMPANY PAID

## POSITIONS AVAILABLE

**CASHIER** - \$25MM Ag Bank. Requires background with in-house minicomputers and some knowledge of Agri Loans. \$30K

**PRESIDENT** - Agri Bank with problem loans. Should have administrative experience and solid Agri Loan skills. \$40K

**OPERATIONS** - manage department of 35 for large urban bank. Experience with deposit accounting and account services required. \$38K

**AGRI LOAN** - community bank with large Ag portfolio. Seven yrs. or more Ag Lending experience needed. \$35K

**COMMERCIAL LOAN** - large suburban bank with \$100MM loan portfolio. Degree and minimum 3 yrs. comml lending experience with six figure credits. \$32K

Additional positions available in Midwestern states.

## TOM HAGAN & ASSOCIATES

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

"Serving the Banking Industry Since 1970"

Vol. 15 No. 26 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 to Northwestern Banker, 1535 Linden Street, Des Moines, Iowa 50309.