

# NORTHWESTERN

# Banker Newsletter

Vol. 16 No. 40

Des Moines, Iowa

January 18, 1988

## It's Time to Stand Up And Be Counted Today!

**I**NCLUDING today's date of this *Newsletter*, commercial bankers have just 43 days left in which to make their opinion known to their Congressmen that they want the Moratorium lifted, as promised, by March 1, and new powers to compete with other segments of the financial industry.

This all-out effort should include a personal letter or postcard from every officer, staff member, director and their adult family members... and customers, if possible. ABA and IBAA offices have furnished complete details to each member bank. If you need details for your letters and those of the other parties noted above, contact your state association office at once. Congress will gauge the intensity of banker interest in this critical matter by the level of input generated by bankers. This is one job the lobbyists can't do for the membership. It requires your personal involvement. A few minutes spent on this legislation today can mean years of greater productivity for all banks, so act now!

## FDIC Nixes Regulation Requiring Outside Audits

FDIC Chairman William L. Seidman said the agency is dropping its proposal for a full-opinion, outside audit of banks because "well over 90

percent of the banking institutions with more than \$100 million in assets already have an opinion audit... For banks under \$100 million, only 58 percent have a full opinion audit. We believe many smaller institutions that do have audits could improve safety and soundness if a less than full-scope audit could be designed for this purpose." He added that his staff is endeavoring to develop an "affordable special audit for small banks," working with CPAs and the banking industry.

## Nebraska News

LB 664e, the Farm Mediation Act, was recently debated by the Nebraska legislature. It failed by two votes to advance to Select File status and remains on General File. LB 488, which would provide for the deposit of public funds in stock S & Ls beginning in 1990, was amended and advanced to Select File. LB 703, which would allow for de novo branch banking, was held over. Amendments to limit branching to Douglas, Sarpy and Lancaster counties are reportedly being drafted to be considered in the future.

**BELLEVUE:** Among recent promotions at First National Bank of Bellevue were the advancements of assistant vice presidents Terry L. Zaback and Bernie Pilachowski to vice presidents, in commercial lending and installment lending, respectively.

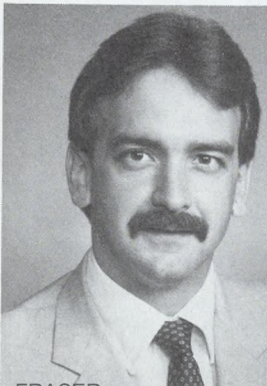
**LINCOLN:** Curt Denker, vice president at Vistar Bank, has been promoted to manager of the commercial/executive lending department. He has been with the bank since 1983.

## Iowa News

The Iowa Independent Bankers Association will sponsor "Bank Management Considerations: 1988" on January 28 at the Hotel Savery in Des Moines, from 1:00 to 5:00 p.m. The seminar is a review of the changes in late 1986 and in 1987 affecting bank capital as well as insurance, real estate and securities activities. Topics include purchase and assumption; merger and acquisition; D & O liability; minority shareholders; cease and desist; FDIC bank sales; insurance, real estate and securities, and loan loss amortization for ag banks. Registration fee is \$90 for first registrant and \$75 for each additional. To register, contact the IIB office.

\* \* \*

The Iowa Bankers Association Board and Legislative Committee will be holding a joint meeting on January 21 to discuss strategy needed to pass legislation 1) establishing a central notification system and 2) putting a \$5000 cap on life insurance exemptions from bankruptcy. Bankers are asked to contact their group secretaries with input on these issues prior to the meeting. Of particular interest are specific exam-



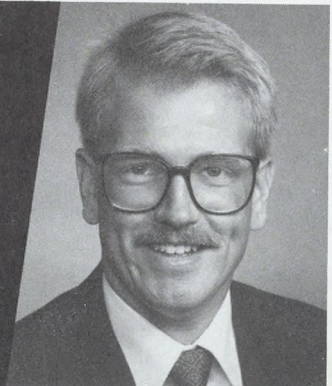
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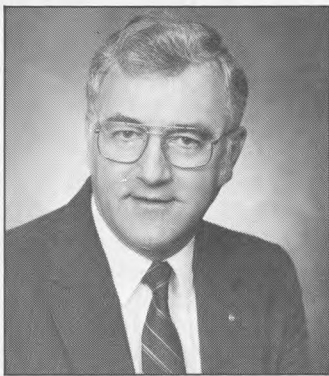
Jay Nichols

ples where abuse of the life insurance loophole has taken place.

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The Central Iowa Chapter of the Bank Administration Institute will meet on January 21 at the Botanical Center in Des Moines. Tours of the Center end at 5:30 p.m., when a social hour will be held followed by dinner at 6:30. Guest speaker is Don Allen, who serves the FDIC in the bank liquidation area. Fee is \$10 for members or \$13 for non-members. Contact Joyce Buck at Central State Bank in State Center to register.

DES MOINES: Norman R. Hougham has been elected senior vice president of American Federal Savings and Loan Association of Iowa.



Dick Retz

MNB Correspondent Banker

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He joined American Federal in 1982 and prior to that was employed by Brenton National Bank of Des Moines and Capital City State Bank.

**HAWKEYE:** Leon J. Deitzenbach has been promoted to executive vice president of Citizens Savings Bank. He joined the Bank in 1978 and was elected vice president and cashier in 1981.

**WATERLOO:** A letter of intent has been signed for the proposed acquisition by Iowa National Bankshares Corp., Waterloo, of the Oelwein State Bank. The Oelwein bank has assets of about \$66 million. Under terms of the letter of intent, the Oelwein State Bank would become a wholly-owned subsidiary of INBC through a transaction in which INBC will exchange newly-issued common stock and cash for the common stock of the Oelwein bank. The transaction is expected to

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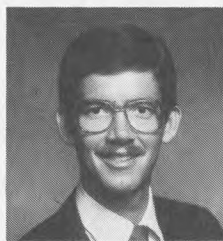
be consummated during the latter part of 1988.

**Minnesota News**

The Minnesota Bankers Association and the American Bankers Association will co-sponsor the fourth annual Bank Compliance Symposium on February 4. Keynote speaker will be Sen. Christopher J. Dodd (D-CT), chairman of the Subcommittee on Consumer Affairs, Senate Banking, Housing and Urban Affairs. The teleconference will be held at the Hilton Inn in Minneapolis. For more information, contact the MBA office.

**MINNEAPOLIS:** First Bank System has announced the following executive officers of First Bank, the bank created by the merger of its 32 Twin Cities offices effective January 4: Richard W. Schoenke, chairman (he continues as vice chairman of First Bank System); William F. Farley, president of consumer and small business banking; Alan F. Naylor, president of special industries; Jay B. Walters, president of corporate banking.

**MINNEAPOLIS:** Norwest Corpora-



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## BANKERS AVAILABLE

**NM-1 LOAN OFFICER/INSURANCE MANAGER**—Holds Real Estate and Insurance Licenses. Responsible for 3.8mm Loan portfolio. Ten years of auditing and management experience. Good balance of farm and business background. A reference stated, "He is articulate about his work, he pays attention to detail." **\$25,000.** Call 712-779-3567.

**NM-2 LOAN OFFICER**—Two-and-one-half years VP experience with Ag, Commercial, and consumer lending exposure in a 10mm NE Bank. Direct responsibilities for collections, and approving FmHA loans. Good banking experience with annual budget planning, supervision, and member board of directors. Prefers NE or IA. **\$25,000-\$30,000.** Call 712-779-3567.

**NM-3 BANK MANAGEMENT/CASHIER**—13 years bank experience. Excellent cashier and CFO work performance. Strongest in operations but not weak by any means in lending. Holds BA in Economics and Business Administration. Has In-depth experience in all areas of the bank. **\$35,000.** Call 712/779-3567.

**NM-4 AG LOAN OFFICER**—Four-and-one-half years lending experience includes county supervisor with FmHA. BS degree in Ag Economics. "A young energetic lender who knows what to do." States a reference. Great with guaranteed loans. Very knowledgeable for his age. **\$22,000.** Call 712-779-3567.

**NM-5 VP/LOAN OFFICER**—Primary credit officer of 9mm Portfolio. Proven capabilities in all facets of lending. 5 years as VP of 16mm IA bank. Two-and-one-half years with FmHA. BS in Ag Business. Numerous credit courses. Experience in appraisals. "He makes good sound credit decisions, we hated to lose him," quoted a reference. **\$31,000.** Call 712/779-3567.

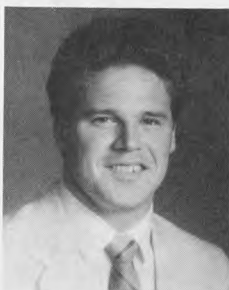
**NM-6 LOAN OFFICER/VP**—Eleven years lending experience, solid Ag background and proficient in computers. Areas of experience include SBA and FmHA loans. Real Estate sales, Hail insurance sales and adjuster, and Commodity broker. Excellent Management skills. Works all loans. **\$30,000-\$35,000.** Call 712-779-3567.

**NM-7 VP/LOAN OFFICER**—4 years as VP in NE Bank. Responsibilities include all types of lending, budgeting, compliance, planning. In charge of writing loan policies and bank marketing. 9 years in credit and 6 years as bank examiner. BS in Economics, Excellent lending and management skills. **\$40,000.** Call 712/779-3567.

**NM-8 CEO/CFO**—Summa Cum laude in Economics and Finance. CPA with honors. 15 years supervisory experience, 5 years as president and 5 years as Chairman of the Holding Co. Responsible for turning troubled bank to profitability. Knows Insurance and computers. Strong leader. **\$40,000-\$50,000.** Call 712/779-3567.

**NM-9 PRESIDENT/CEO**—Three years experience as president, CEO of 41mm Bank. Over 14 years experience as field manager, supervising more than 30 national Banks and personnel exams. "He is one of the top bankers I've had the privilege to work with," quotes Carl Pohlad of F&M Marquette National Bank. **\$60,000.** Call 712-779-3567.

**NM-10 AVP/LOAN OFFICER**—10 years lending experience. Strong Ag background with FmHA and PCA lending. Responsible for 3.5mm portfolio including commercial, Real Estate, and Ag loans. Also in charge of 1.5mm investment portfolio. "His documentation skills and credit knowledge are excellent. He is the best business developer I've seen." quotes a reference. **\$25,000-\$30,000.** Call 712/779-3567.



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Hwy. 63 S., Box 307  
New Hampton, IA 50659

NA-11 **AG LOAN OFFICER**—Five years ag lending experience in bank. Conducted farm call program. References state, "terrific personality, community oriented, outgoing, good in public relations and good business sense." Knowledgeable with computers. BS Degree. Prefers IA or MN. **\$27,000-\$30,000.** Call 515-394-5827.

NA-12 **BRANCH MANAGER/AVP**—ISU Graduate wants to continue career in the financial industry with special interest in the areas of accounting, lending, operations and budgeting. Reference said, "will do a very good job for someone. Very aggressive...go getter. He's good in new business, very motivated...far exceeded goals set. Very devoted and a fast learner." Six years experience with Finance Degree. **\$28,000-\$35,000.** Call 515-394-5827.

NA-13 **VICE PRESIDENT**—Ag background includes ag sales, FCS and banking. Supervised and managed 5mm ag portfolio. Familiar with FmHA Guarantees. Ability to do cross lending and work with bank related services. Reference reports, "has good rapport with farmers. Strong communication and documentation skills and can handle pressure." Ag Business Degree. Will re-locate. **\$30,000-\$35,000.** Call 515-394-5827.

NA-14 **OPERATIONS AUDITOR**—Has 20 years plus experience in banking operations and auditing. "Has real NUTS AND BOLTS knowledge of bank operations. Mature, dedicated and hardworking," says reference. Attended and taught banking classes and seminars. Willing to relocate. **\$30,000 plus.** Call 515-394-5827.

NA-15 **VICE PRESIDENT**—Sixteen years experience in real estate, commercial, consumer and ag lending. Knowledgeable in bank operations...payroll, call reports and investments. "Working in problem bank and performed very well during some difficult times." commented reference. Offers maturity and experience. Available immediately. BS

Degree in Business Administration. Attended Graduate School of Banking and Post Graduate School of Banking. **\$28,000-\$30,000.** Call 515-394-5827.

NA-16 **AG LOAN OFFICER**—Bank experience as Ag Loan Officer for one year and Special Credit Office with FCS for about two years. Reference commented, "Quick learner, makes sound decisions and has detailed, thorough documentation. Analytical abilities far exceed amount of on hand experience. Animal Science Degree. Prefers upper midwest. **\$30,000.** Call 515-394-5827.

NA-17 **OPERATIONS OFFICER**—"Computer mind, very sharp with figures," quotes reference. "Excellent rapport with customers and understands mechanics of banking," says another reference. Over ten years experience as cashier and auditor. Attended banking schools and seminars. **\$28,000-\$30,000.** Call 515-394-5827.

NA-18 **CEO**—Mature, experienced person with 30 years experience seeking management position. Expertise in helping financially troubled banks become viable institutions and upgrading bank image to obtain new growth. Experienced in all phases of bank management and operations. Enjoys community involvement. Attended AIB and Graduate School of Banking. Available immediately and will relocate. **\$50,000 plus.** Call 515-394-5827.

NA-19 **AG LOAN OFFICER**—FCS & FmHA lending experience. Familiar with dairy, swine and crop farming. Enjoys computers. Experience includes on hands lending and credit review. "Excellent analytical ability, good farm background and detailed documentation," reports references. Ag Degree. **\$25,000.** Call 515-394-5827.

NA-20 **LOAN OFFICER/OPERATIONS**—Experienced bank examiner and ag lender. "Meets people well, fast learner and knowledgeable in credit," states reference. Prefers upper Midwest. **\$20,000 plus.** Call 515-394-5827.

## POSITIONS AVAILABLE

**CONTROLLER/OPERATIONS OFFICER**—75mm plus bank in need of operations officer. Three-five years operations experience. Must have good human relation and management skills. **\$30,000-\$40,000.**

**SR. L.O.**—No. Missouri Bank needs experienced loan officer to handle all lending functions. Knowledge of operations helpful. Must be a go-getter, take charge person. Could lead to #2 position in bank. **\$25,000-\$30,000.**

**AG LOAN OFFICER**—25mm ND Bank needs ag lender with ability to handle commercial accounts. Bank or FCS background. Large trade area offers good hunting, fishing and winter recreation. **\$25,000-\$35,000.**

**AG LOAN OFFICER**—Small Iowa college town in need of ag lender with FCS background. Requires two or more years of experience. Opportunity to learn all bank functions with marketing responsibilities. Must have a 4-year Ag Degree. **\$22,000-\$26,000.**

**CEO**—No. Iowa bank seeking mature, experienced individual with CEO or President experience. Ag background a must. Opportunity for possible ownership. Close to college town. **\$40,000-\$45,000.**

**INSURANCE**—SW MN Bank seeking individual with insurance sales experience. Lending background helpful. Need to develop new business, maintain existing business and help in lending and auditing. Must have ability to take charge and enjoy sales. **\$20,000-\$22,000 base, plus commissions. Great potential.**

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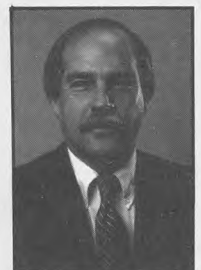
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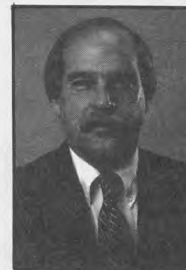
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**DONALD M. TOWLE**  
President

## THE KANSAS BANKERS SURETY COMPANY



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tion has appointed John E. Ganoe and J. Scott Spiker to vice presidents; as director of strategic planning and acquisitions and as acquisitions manager, respectively. Mr. Ganoe had been manager of policy, standards and procedures. Mr. Spiker was a senior vice president in acquisitions at Mark Twain Bancshares, Kansas City.

**MINNEAPOLIS:** Laurie Miller has been named vice president, employee benefits at Marquette Insurance Group. Prior to joining Marquette, Ms. Miller was assistant manager of employee benefits at Great West Life in Minneapolis.

**ST. CLOUD:** Duane Otremba has joined Zapp Bank as director of training. He was previously associated with Simplified Software Systems and First American National Bank. Marcia L. Puls, a Zapp employee for five years, has been named vice president/planning and development. Richard O. Holtberg, with Zapp for three years, has been named vice president of operations.

**Illinois News**

James D. Martin, formerly Deputy Commissioner of Banks and Trust Companies for the State of Illinois, has joined the Illinois Bankers Association staff as legislative consultant and counsel.

**CHICAGO:** Alvin G. Wilner has been elected senior vice president of Harris Bank. He is staff executive in administration for the operations department. He joined the bank in 1961 and has held a number of posts

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**CHICAGO:** Bernard J. Lovati has been promoted to vice president of Amalgamated Trust & Savings Bank. He joined Amalgamated in April, 1987 as assistant vice president. Prior to that he was employed by Owen Wagener and Co. and National Boulevard Bank.

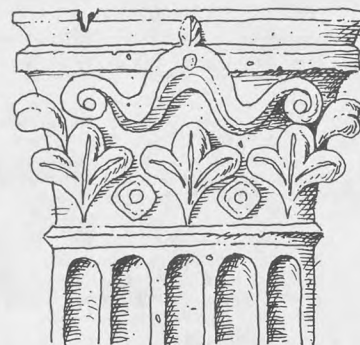
**North Dakota News**

**VALLEY CITY:** Doug Anderson has been named cashier and vice president of operations at First National Bank of Valley City. He joined the bank in 1984 and most recently served as cashier and operations officer.

**Wyoming News**

**SHERIDAN:** Carla J. White has been elected cashier at Sheridan National Bank. She has been with the bank since 1984, and was elected assistant vice president in 1985.

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## POSITION AVAILABLE

**HEAD OF COMM'L LENDING** needed for \$200MM + Metro bank. Prefer formal credit training and 5+ yrs experience. Excellent opportunity to advance. Send resume to File No. WLZ c/o Northwestern Banker. (PA)

Six bank holding company seeks **SENIOR LENDER** to oversee the entire lending function. Salary commensurate with experience. Send resume to File No. WMA c/o Northwestern Banker. (PA)

**AG LOAN OFFICER**—\$30MM S.W. Minnesota bank has immediate opening for ag lending officer with some knowledge of bank operations. An excellent opportunity to become #1 ag lending officer. 3-5 years experience & related agricultural degree. Must have ability to put together farm loans, statements & cash flows. Salary range open. Send resume to File No. WMM c/o Northwestern Banker. (PA)

**INSTALLMENT LOAN OFFICER.** \$15MM bank. Rural South Dakota community. Requires 1-2 yrs. installment lending experience. Send resume to File No. WMN c/o Northwestern Banker. (PA)

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#### CANDIDATES OF THE WEEK:

**SR. LENDER** - Degree and nearly 8 years in banking with strong commercial and ag skills. Presently #2 in bank over \$100 million - a cash flow lender who knows the tools. Very community conscious.

\$ to 50K (incentive oriented).

**AG LOAN OFFICER** - B.S. Ag Economics with distinction and over 5+ years ag loans (sat on loan committee for all loans) and attended commercial lending school. Big system trained. Super references. \$25-30K.

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## BANKERS AVAILABLE

### CEO

Is your quality rural bank looking for someone who understands borrowers' needs yet accomplishes bank's goals? 10+ year banker with strong operations and lending background developed in \$10-30M bank environment. Looking for committed community bank to grow with and prosper. \$30K.

### INVESTMENT OFFICER

Holding company training. Diverse experience in trust, lending etc. Set up asset/liability management committee for portfolio of \$200M+. Fantastic image, strong analytical skills graduate school banking. \$50K.

### SENIOR PROGRAMMER

MBA from Drake. Six + years industry background in both insurance and banking environments. Very familiar with MSA software packages. Very detail oriented. \$34K.

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OF IOWA, INC.

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**AG LOAN OFFICER.** \$17MM Illinois bank seeks young FLB/PCA trained individual, 2-5 yrs. experience desired, able to relocate promptly with minimal inconvenience, who is desirous of a banking career. Sound personal background desired. Salary commensurate with experience. Send resume to: Jan LaDue, V.P., State Bank of Sherrard, Box 455, Sherrard, IL 61281. (PA)

**CUSTOMER SERVICE REPRESENTATIVE.** Requires 4 yr. degree (business related), 2 yrs. banking experience, exceptional communication skills & be willing to travel. Salary base at \$15K. Send resumes c/o Colleen Doyle, Personnel Specialist. Banks of IA Computer Svcs., 4333 Edgewood Rd. N.E., Cedar Rapids, IA 52406. (PA)

## POSITION WANTED

**25 YEARS** of experience with solid background as operations and administration officer handling investments, discount brokerage, excess funds, some marketing. Skilled executive secretary handling all details for bank board and holding company. Contact File No. WMO c/o Northwestern Banker. (PW)

## FOR SALE

**PORTABLE BANK BUILDING.** 14' x 65' with Mosler vault & drive-up equipment + miscellaneous other equipment. Contact Wilton Savings Bank, Wilton, IA (319) 732-2077. (FS)

**2 NCR 1780 ATM's.** Best offer. Contact First Interstate Bank of Cresco. (319) 547-2244. (FS)

## FOR SALE

**RECONDITIONED**  
**BRANDT** Coin Sorters-Counters  
**BRANDT** Currency Counters  
New Warranty  
402-571-5577

## BANKING

**AVP.** Make your move to commercial lending! If you have 2+ yrs consumer ag lending, combined with credit analysis training, you can write commercial loans! Positive self-image, strong communicator. High performing bank, promotional opportunities, and outstanding community. Full benefits, base and incentive bonus! ..... Call Bruce.

**TRUST MANAGER.** This will appeal to the generalist! In managing this affiliate trust for a profitable holding-company you will sell products, manage/direct staff, set strategic planning, administer some key accounts. Fine promotional opportunities from this office. Need 4+ yrs of E.B. and/or personal trust with solid professional career record. Ripe market place, experienced administrative staff, professional/supportive management and full benefits, perks, base plus bonus! ..... Call Bruce.

**CREDIT ANALYST.** A high performing holding company needs your 2+ yrs credit analysis to join in their credit department. Analyze, review and recommend on their large credits. 25,000 community, full benefits! ..... Call Bruce.

**INSTALLMENT LOAN OFFICER.** \$125MM lead holding company bank needs your consumer credit experience and abilities. Excellent opportunities for upward mobility! ..... Call Marj.

**AG LOAN OFFICER.** Farm background, technical degree, strong accounting for \$165mm bank! C.P.A. helpful, knowledge of computer cash flows a plus. .... Call Marj.

**MARKETING/SECURITIES SALES OFFICER.** Holding company bank \$60+ mm needs brokerage or mutual funds experience with Series 6-7 license. C.F.A. a bonus. Salary plus liberal commission structure! ..... Call Marj.

**AVP - AG LOAN OFFICER.** \$32mm bank requires 3+ years ag loan experience with general lending knowledge. Upward mobility for "people" person! ..... Call Marj.

Partial Listing. Positions available throughout Midwest. Call or send resume in complete confidence.

**Personnel Search**

1126 So. 72nd St. Omaha, Ne. 68124

402-397-2980

## POSITIONS AVAILABLE

**CASHIER/CONTROLLER**—Expanding financial group needs a capable professional with 10-12 years experience in banking or combination of banking and public accounting. .... To \$40,000.

**EXECUTIVE VICE PRESIDENT**—Recent promotion has created an opening for an experienced lender with both Ag and Operations background. Nice rural community close to metro area. .... To \$40,000 +

**AG LENDER**—Well run small country bank looking for stable, dedicated banker to serve in #2 position. .... To \$32,000.

## Financial Careers, Inc.

Two Ruan Center/Suite 1000, Des Moines, IA 50309  
515/245-3786

Employer pays fee.

Please contact Lorraine Lear or Malcolm Freeland concerning these and other Midwest banking opportunities.

## POSITION WANTED

Dedicated individual with dynamic personality desires opportunity to achieve success with your organization. Strong lending experience & business development skills compliment management abilities. Let's grow together & visit soon about your opportunity. Resume & references upon request. Compensation negotiable to opportunity. Please call or write: T. Stephen Church, 1540 1/2 N.E. 5th Ave., Rochester, MN 55904-4124. (507) 289-0160. (PW)

## POSITIONS AVAILABLE

**COMMERCIAL LENDER**—Do you like business development? A medium sized bank located in a great Minnesota city is looking for a motivated commercial loan manager. Desire 3+ yrs. com'l lending exp., strong analytical skills and a degree. An excellent opty. for an individual looking for a step up. To \$40K. Job #NW2734

**AVP/CASHIER**—Have you been waiting for a mgmt. position? A small bank located in S.E. Minnesota seeks a #2 person with strong ag lending and operations exp. Must be degreed with 5+ yrs. lending exp. To \$35K. Job #NW2735

**VICE PRESIDENT**—Have you been waiting for the move into the #2 spot but haven't been given the opty? A \$30mm bank in So. Minnesota seeks an ag lender with 3+ yrs exp. If you enjoy communicating w/agri-business clients, this is the position for you! To \$35K. Job #NW2736

FOR MORE INFORMATION  
CONTACT PAUL GENTZKOW  
OR JAN PETERZ



**ROBERT HALF**  
OF MINNESOTA, INC.

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

ALL FEES COMPANY PAID

## POSITIONS AVAILABLE

**TRUST MARKETING** - large urban bank. Requires degree and trust experience. \$35K

**REAL ESTATE LOAN** - single family residential and secondary market experience required. Proximity of major metro area. \$40K

**LOAN REVIEW** - large bank experienced required. Both junior and senior level positions available. \$28-\$40K

**COMMERCIAL LENDING** - V.P. positions in urban and large suburban banks. Personal portfolios from \$20MM to \$50MM. \$40K

**BRANCH MANAGER** - handle small business and consumer credits. Med-size community affiliate of multibank holding company. \$24K

Additional listings for commercial lending and trust officers. Resume requested.

**TOM HAGAN & ASSOCIATES**

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

"Serving the Banking Industry Since 1970"

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