

NORTHWESTERN

Banker Newsletter

Vol. 16 No. 45

Des Moines, Iowa

February 22, 1988

Iowa News

Iowa Attorney General Thomas J. Miller has filed suit against First National Bank of Wilmington, Del., maintaining the credit card fees assessed by the bank against Iowa cardholders are illegal under Iowa's Consumer Credit Code. About 1,700 of the Delaware bank's 200,000 cardholders live in Iowa. Mr. Miller said the bank, owned by Commercial Credit Co. of Baltimore, may not "export" to Iowa any terms "other than the interest rate limitations of the State of Delaware." A court ruling in Iowa's favor could cost many such banks nationwide millions in refunds and penalties, according to observers of the case.

* * *

The Iowa Bankers Association's Consumer Credit School will be held March 20-25 at Drake University in Des Moines. This 200-level school costs \$700 for tuition, room, meals, casebook and study materials. For more information, contact the IBA office.

* * *

The Iowa Bankers Association and the FDIC will present a teleconference entitled "Call Report Preparation '88" at three locations on March 22. Participants receive five hours of intensive instruction, a set of handouts and reference materials, a booklet and a two and a half hour videotape on technical instructions.

Participants will also be able to address their questions to the panelists live, on the air. Registration is at 9:00 a.m. with the program from 10:00 to 4:00. Fee includes lunch, breaks and materials and is \$125 for members, \$150 for subscribers and \$200 for nonmembers. After March 15 the fee is \$20 additional. Locations are DMACC campus, Ankeny; Kirkwood Community College, Cedar Rapids; Buena Vista College, Storm Lake. Contact Barb Lowe at the IBA for more information.

* * *

The 1988 Iowa Bankers Association Ag Credit Conference is entitled "The Modern Ag Banker," and will be held March 28-30 at the Scheman Center on the Iowa State University campus in Ames. The complete program will appear in the March issue of THE NORTHWESTERN BANKER.

CEDAR FALLS: Steve Pape has been promoted to vice president and cashier at Midway Bank & Trust. He joined the bank in 1982 as a vice president in commercial loans after several years of serving as a state bank examiner.

SAC CITY: William C. Hess has been appointed chairman and CEO and Gary L. Gilliland president and trust officer of Sac City State Bank. Mr. Gilliland, formerly executive vice president, replaces Eldon Hoppenworth, who resigned to pursue other business interests.

WATERLOO: At the National Bank of Waterloo, Erling Schmiesing has been promoted from senior vice president to executive vice president and cashier. He was also elected to the board of Peoples Trust & Savings Bank in Indianola and appointed vice president of Iowa National Bankshares Corp. Mr. Schmiesing joined the staff of The National Bank of Waterloo in 1969.

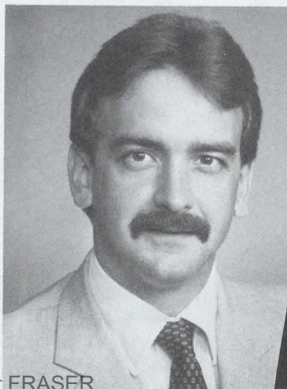
WEST DES MOINES: Among recent promotions at West Des Moines State Bank was the naming of Raymond G. Johnston to executive vice president and the advancement of Edie Hart and David Ringgenberg to second vice presidents. Mr. Johnston joined the bank in 1984 and is responsible for all lending functions. Ms. Hart joined West Bank last year. Mr. Ringgenberg heads the newly created farm real estate division.

Minnesota News

The Minnesota Bankers Association will sponsor a CEO Leadership

Nebraska News

OMAHA: Alan J. Rausch has been named vice president and controller of FirstTier Financial, Inc. He previously served as vice president and director of finance and credit for FirstTier Mortgage Co. He joined FirstTier in 1977.



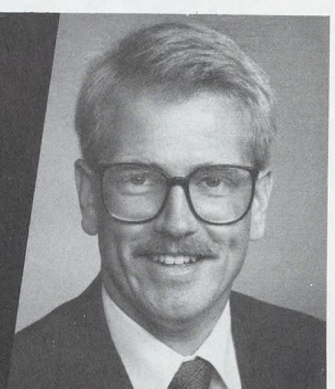
Jeff Sims
Correspondent Services



First Interstate Bank

We're setting the pace

1-800-362-1615



Stuart Becker
Correspondent Services



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



John Rigler

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

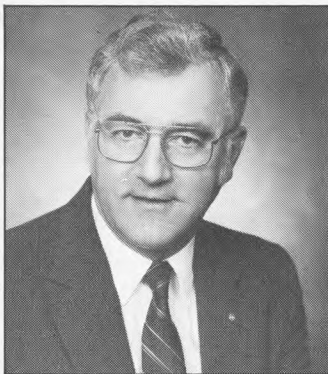


Richard Pederson

Program on March 22-23 at the Radisson Plaza in Minneapolis. Speaker will be Kelsey Tyson, president of the Spectre Group, San Diego, an expert in management development. Fee is \$250. For more information, contact the MBA office.

* * *

Ronald V. Johnson has been appointed vice president for economic development at the Minnesota Bankers Association. He will direct the activities of the MBA Enterprise Network. Mr. Johnson was formerly president of the First National Bank in Jackson, where he served 27 years, and an active participant in the Jackson Development Corporation. He has also been a



Dick Retz
MNB Correspondent Banker

**Together We Can
Accomplish
Great Things**

Call 319-398-4806
or toll free 1-800-332-5991



Merchants National Bank
Federal Reserve Bank of St. Louis

director of the MBA Enterprise Network.

MINNEAPOLIS: Norwest Corporation has named Richard J. DeVries to a new position as vice president and director of professional development for corporate banking. He was vice president and head of Norwest's corporate banking eastern division, based in New York City. He has been succeeded there by Kent H. Bergemann, former manager of the capital lending division of Norwest's corporate bank. In addition, Norwest has named Stephen L. Byrnes president of Norwest Agencies, Inc., its insurance subsidiary. He was vice president in charge of marketing and product management for Norwest's banking group. Mr. Byrnes succeeds Gordon Singaas, recently named to a new position as head of insurance and governmental affairs for Norwest Financial in Des Moines.

Estate Appraisals

**Purchase of
Collections**

Sale of Rare Coins

Reliable and respected service
for over 20 years

Used by bankers
throughout the midwest

**Ben E. Marlenee
Coins**

913 Locust
Des Moines, Iowa 50309
515-243-8064

MINNEAPOLIS: National City Bank has announced several staff changes. They include: W. Randall Payant, senior vice president and manager of the investment department; William Klein, vice president and manager of the executive and professional division; Harry G. McNeely, II, vice president of the commercial division; Kathleen A. Fix, vice president and manager of the international banking division; Brian Whitmarsh, vice president of the real estate division, and Jack G. Williams, Jr., vice president and manager of the loan review division.

MINNEAPOLIS: Patricia Goodwin has been named vice president, marketing, for the financial services

**BANKING
CAREERS
LTD.**

quality service by experienced professionals

525 Merle Hay Tower
Des Moines, Iowa 50310
515-276-1151

"Professional assistance in hiring
and career advancement"



Jean Eden
515-276-1151



Sandi Garner
515-832-1258
Tues / Wed / Fri

Confidential. Fees Paid by Employer.



There Is A Difference In Banks...

Valley National Bank

Main Office - Sixth and Walnut
DES MOINES, IOWA 50304

A BANKS OF IOWA BANK
Member FDIC

For Professional Correspondent Service
Call 1-800-622-7262



JAMES F. MacLEAN
Vice President



H. PETER DeROSIER
Vice President

agri CAREERS, INC.

BANKING PERSONNEL SPECIALISTS

BANKERS AVAILABLE

FA-1 **CFO**—Over 12 years experience as auditor, finance officer and controller in bank. Very knowledgeable in computer operations. Experience also includes personnel supervision. Accounting Degree. Prefers E. IA. **\$35,000-\$40,000.** Call 515/394-5827.

FA-2 **INSURANCE/LOAN CLERK**—Nine years experience in insurance sales in bank owned agency. Responsibilities included loan collections, computer and some operations. Attended AIB Classes & Continuing Education in Insurance. Finance Degree. Will relocate. Prefers base plus commissions. Call 515/394-5827.

FA-3 **EVP**—Over 15 years in banking and auditing. Experience includes lending, operations, investments and loan committee. Reference says, "highly motivated, community minded, excellent operations man and could easily run small bank." Attended various AIB and Graduate Bank Schools. Teaches computer classes. Will relocate in mid-west. **\$40,000-\$45,000.** Call 515/394-5827.

FA-4 **FINANCIAL CONSULTANT**—Over 15 years in finance and lending field. Fieldman, VP with FCS. VP & consultant with FDIC. Consulted and supervised acquisitions for agricultural/financial businesses. Finance Degree with additional courses in Crop and Animal Science. Prefers SE U.S. **\$55,000-\$65,000.** Call 515/394-5827.

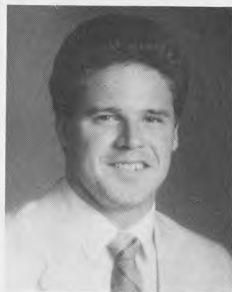
FA-5 **VICE PRESIDENT**—Wants to continue 14 year banking career. Experienced in all phases of lending and has supervised operations department. Responsibilities also included call reports and monthly income and expense reports. Reference says, "has versatile bank background, very personable, knows ag and has excellent experience." Bus. Admin. Degree and is familiar with computers. Available immediately and will relocate. **\$25,000-\$35,000.** Call 515/394-5827.

FA-6 **AG LOAN OFFICER**—Ag, Consumer & Installment lending experience obtained past four years in bank and with FCS. "Dedicated, solid, loyal young man. Very intelligent and has broad and rounded ag background," commented reference. Outstanding young man who is available immediately. Ag Bus. Degree with concentration in Finance. Familiar with Micro Computer. **\$28,000-\$30,000.** Call 515/394-5827.

FA-7 **CFO/CONTROLLER**—CPA with 15 years experience as Controller for multi-bank holding company. Experience highlights include: advise and counsel financial institutions in areas of management, asset quality, investment strategy, asset liability management, operations, taxation, pricing, liquidity, acquisitions and regulatory reporting. Has been interim Bank President and Trust Department Head. Accounting Degree. **\$40,000-\$50,000.** Call 515/394-5827.

FA-8 **VP/CONTROLLER**—Ten years banking experience includes auditor, cashier and controller. Responsibilities included overall management of accounting and operations department, personnel and funds investment portfolio. "Excellent background in operations. Is a self-starter with utmost integrity. Is an asset to company," comments reference. Accounting Degree. **\$35,000.** Call 515/394-5827.

FA-9 **EVP/COO**—As a CPA, candidate has ten years experience in accounting and banking. Currently administering entire accounting function including reporting, budgeting and procedures for Multi Bank Holding Co. "Has excellent communication skills, hardworker, dedicated and very knowledgeable in banking," said reference. "A very NICE GUY," says another reference. Accounting/Bus. Admin. Degree. **\$35,000-\$45,000.** Call 515/394-5827.



MARTY REW
712/779-3567
Hwy. 92 W., Box 140
Massena, IA 50853

We serve as the source to locate candidates who meet your qualifications and are interested in your bank, community, and salary range. We are available to assist, but allow and encourage your direct contact with our candidates. You make the choice and decision, without pressure.

Our fee is paid by the employer and is based on a percentage of the first year's compensation. All placements are guaranteed. A complete explanation of our services, fees, and guarantees will be sent at your request.



ANNETTE FAHNING
515/394-5827
Hwy. 63 S., Box 307
New Hampton, IA 50659

FM-10 **AG LOAN OFFICER**—Over 7 years lending experience. In-depth work in cash flows, analysis, workouts, and supervising loan procedures. Qualified appraiser. Dairy and general Ag background. A reference states, "He has sound judgment, and he has a high energy level." **\$24,000.** Call 712/779-3567.

FM-11 **FARM MANAGER**—14 years farming and farm manager experience. 4 years as farm manager for Iowa bank. Most recently managed over 10,000 acres at 43 locations. Real Estate and Insurance licenses. Works in close association with trust department. **\$30,000.** Call 712/779-3567.

FM-12 **PRESIDENT/CEO**—Currently president/CEO in 90mm Bank. Responsible for bringing bank from non rated status to A+ rating. Excellent lending and operation skills. Over 16 years bank experience. Well versed in recovering troubled banks. Call 712/779-3567.

FM-13 **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.

FM-14 **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," quoted a reference. **\$31,000.** Call 712/779-3567.

FM-15 **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.

FM-16 **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.

FM-17 **LOAN OFFICER/INSURANCE MANAGER**—Holds Real Estate and Insurance licenses. Responsible for 3.8mm loan portfolio. Ten years 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.

FM-18 **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.

POSITIONS AVAILABLE

F-1 **VP/LOAN OFFICER**—Eastern Iowa Bank in need of a lender with five years plus experience who is well versed in ag, real estate, installment and commercial lending. Computer experience helpful. Must like to sell and develop new business. Excellent opportunity to live in nice community. **\$30,000-\$35,000.**

F-2 **LOAN OFFICER**—Southern Iowa Bank of 80MM located in industrial, aggressive community needs lender with five years experience. Must be adept

in all phases of lending. Must be knowledgeable with computers. Good advancement potential. **\$25,000-\$32,000.**

F-3 **CEO**—Southern MN Bank of 40MM plus seeking #2 man. Requires knowledge of all lending policies. Must be familiar with investments, call reports and asset liability management. Great opportunity for someone who wants to grow with bank and community. Access to excellent medical facilities and good school system. **\$38,000-\$42,000.**

F-4 **JR. LOAN OFFICER**—Northeast WY Bank of 10MM in need of lender to do ag and installment lending. Need to be knowledgeable with ranch and timber farming. Excellent hunting & fishing area. **\$18,000-\$20,000.**

F-5 **AG LOAN OFFICER**—35MM Northern IL Bank seeking ag lender. Experience also needed in real estate and consumer lending. Prefer three to five years bank experience and ag background. Close to metro area. Good advancement potential within bank holding co. **\$27,000-\$32,000.**

712/779-3567

Hwy. 93W, Box 140, Massena, Iowa 50853

Digitized for FRASER
<https://fraser.stlouisfed.org>
Federal Reserve Bank of St. Louis

agri CAREERS, INC.

515/394-5827

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

OVER 60%

**OF ALL BANKS IN OUR MARKET AREA ARE NOW INSURED
BY THE KANSAS BANKERS SURETY COMPANY**



**That's Right... In the nine states we serve we have solved the bonding needs for
6 of every 10 banks.**

That's over 16.4% of all banks in the United States

THE REASONS...

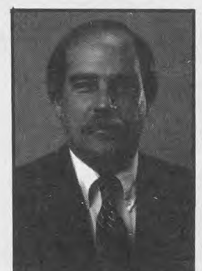
**SUPERIOR SERVICE
MOST COMPETITIVE PREMIUMS
REALISTIC UNDERWRITING
PROMPT CLAIMS SERVICE**

**IF YOU'RE NOT GETTING THE SAME FROM YOUR BONDING COMPANY...
GIVE US A CALL - YOU'LL BE GLAD YOU DID.**



DONALD M. TOWLE
President

THE KANSAS BANKERS SURETY COMPANY



DAVID E. ABENDROTH
Senior Vice President

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

**FINANCIAL INSTITUTION BONDS, SAFE DEPOSITORY LIABILITY, CHECKS KITING FRAUD INDEMNIFICATION,
DIRECTORS AND OFFICERS LEGAL DEFENSE AND LIMITED INDEMNITY POLICIES**

Serving the Heartland of America since 1909

OVER 60%

OF ALL BANKS IN OUR MARKET AREA ARE NOW INSURED BY THE KANSAS BANKERS SURETY COMPANY



That's Right... In the nine states we serve we have solved the bonding needs for 6 of every 10 banks.

That's over 16.4% of all banks in the United States

THE REASONS...

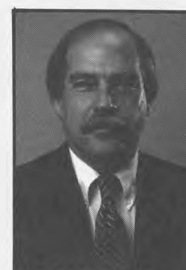
**SUPERIOR SERVICE
MOST COMPETITIVE PREMIUMS
REALISTIC UNDERWRITING
PROMPT CLAIMS SERVICE**

**IF YOU'RE NOT GETTING THE SAME FROM YOUR BONDING COMPANY...
GIVE US A CALL – YOU'LL BE GLAD YOU DID.**



DONALD M. TOWLE
President

THE KANSAS BANKERS SURETY COMPANY



DAVID E. ABENDROTH
Senior Vice President

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

**FINANCIAL INSTITUTION BONDS, SAFE DEPOSITORY LIABILITY, CHECKS KITING FRAUD INDEMNIFICATION,
DIRECTORS AND OFFICERS LEGAL DEFENSE AND LIMITED INDEMNITY POLICIES**

Serving the Heartland of America since 1909

FirstTier Correspondent Services *More of what it takes to serve you well.*



FirstTier Banks

Lincoln • Omaha

FirstTier Bank, N.A., Lincoln and FirstTier Bank, N.A., Omaha, Members FDIC

division of First Bank System, Inc. She joined FBS in 1981 and most recently served as vice president, public relations. Scott D. Reitan has been named vice president, management accounting. He most recently was associated with the Minneapolis office of Ernst & Whinney as senior manager in its financial services industry consulting group.

Illinois News

CHICAGO: Craig B. Collinson has been named executive vice president and senior lender of Michigan Avenue National Bank. He previously served as executive vice president at American National Bank of Libertyville. He was employed by American National Bank and Trust Co. in Chicago for more than ten years.

CHICAGO: Debra J. Pawlik has been named vice president and director of marketing of First Colonial Bankshares Corp. She previously served as assistant vice president for Financial Shares Corp., where she specialized in sales and marketing.

CHICAGO: First Colonial Bankshares Corporation has announced the formation of First Colonial Trust Company. The trust subsidiary is a consolidation of the three successful trust division already operating at First Colonial Bankshares' Avenue Bank of Oak Park, Michigan Avenue National Bank and Colonial Bank. President of the company will be Frank J. Roth, who previously headed the trust department at Avenue Bank of Oak Park. The company is headquartered at that bank and will oversee trust operations at all nine First Colonial Banks.

South Dakota News

FULTON: Among recent promotions at Fulton State Bank was the

advancement of Rod Wolforth to chief executive officer and securities officer and of Brenda Blumenberg to vice president, compliance officer, cashier and loan officer. Mr. Wolforth joined the bank last August and is also a loan officer. Ms. Blumenberg was previously assistant vice president and student loan officer and will retain her duties in student loans.

WESSINGTON SPRINGS: At American State Bank, President Howard Peters has been promoted to chairman of the board. He is succeeded by former vice president Jack Steele.

Colorado News

DENVER: Phyllis Hogan has been appointed senior vice president and cashier at First National Bank of Southeast Denver. She will direct operations at the bank and will continue to serve as executive vice president of the service corporation. Randall G. Miller has been promoted to senior vice president of the bank. His responsibilities include management of the trust department, financial services administration and securities portfolio management. He joined the bank in 1983 as vice president, business development and financial services. John Osher has been promoted to senior vice president of the bank. He will direct commercial and consumer lending and administration as well as loan operations. Prior to joining the bank in 1982, he was a commercial lending officer with United Bank of Denver.

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

DON W. SCHOOLER JR.
AND ASSOCIATES
"Successful Banking is Quality Personnel"

POSITIONS AVAILABLE

PRESIDENT, regional bank; track record in planning, profit & administration\$100,000.

CASH MANAGEMENT EXPERT, multi-billion organization, funding experience ... \$70-\$80,000.

C.F.O., \$300mm, strong analyst, acquisition experience, planner \$40-\$50,000.

COMMERCIAL LENDER, top bank, 3-4 years experience, business development skills, excellent situation \$25-\$35,000.

FHA, Direct Endorsement Approved Lender \$28,000.

PRESIDENT, \$35-40mm ag bank, leading county town \$50,000.

PRESIDENT, \$25-\$30mm commercial & consumer bank, top rating \$45-\$50,000.

PRESIDENT, trade territory, high profile type bank, sophisticated market area OPEN.

RESIDENTIAL REAL ESTATE HEAD, excellent bank, top management \$30-\$45,000.

AG LENDER, top location, high profile bank \$25-\$35,000.

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

DENVER: Donald D. Hoffman, chairman of the board of Central Bancorporation, Inc., has announced the sale of Central Bank of Craig, with total assets of \$20 million, to the Weld State Company, a Colorado corporation and bank holding company with total assets of \$57 million. The Weld State Company is owned by the Dinsdale family, who own small to medium sized banks in rural communities in Kansas, Wyoming, Nebraska and Colorado. The proposed name for the bank is First Security Bank of Craig.

SERVING THE UPPER MIDWEST



REGENCY RECRUITERS, INC.


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

Diane Evans

Serving bankers quietly and efficiently.

CAPITAL PERSONNEL SERVICE

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



Bank sales, acquisitions and other management services

SWORDS ASSOCIATES, INC.

PROFESSIONAL BANKING CONSULTANTS
2 Brush Creek Blvd. Suite 100 Kansas 64112
(816) 753-7440

POSITIONS AVAILABLE

CHIEF EXECUTIVE OFFICER is retiring. \$43MM Bank looking for a community minded individual to represent it in a very forward looking community. Send resume to File No. WMF c/o Northwestern Banker. (PA)

Current President of 18 years from this 63MM community bank. Looking for **PROVEN LEADER AND LENDER**. Prior CEO experience is not mandatory. Send resume to File No. WMT c/o Northwestern Banker. (PA)

VP—\$18mm bank located in a rural suburban community near Mpls. looking for an individual with commercial & real estate loan & operations exp. Excellent opportunity. All replies kept confidential. Contact Clinton D. Kurtz or send resume to: Citizens State Bank, Box 98, Norwood, MN 55368. (612) 467-3000. (PA)

Aggressive ag. bank looking for licensed **INSURANCE AGENT** to manage agency with premiums in excess of \$600,000 per year. Excellent opportunity for growth, salary and compensation commensurate with experience, with bonus based on performance. Send resume to File No. WMQ c/o Northwestern Banker. (PA)

A strong 26MM bank located in North Central Iowa has opening for the **NUMBER #2 POSITION**. Ag lending background a must. Operations experience also very helpful. Must be willing to relocate and become active in the community. Send resume to File No. WMW c/o Northwestern Banker. (PA)

POSITIONS WANTED

CEO/MANAGEMENT POSITION by position by experienced CEO with 25 years of officer background, ranging from vice president-loans to seven years as CEO in banks from \$35 - \$125 million. Strong in bank administration, marketing and loan functions, especially in workouts, with ROA as CEO from 1.0 to 1.81. Graduate of college and advanced banking schools. Contact File No. WMR c/o Northwestern Banker. (PW)

FOR SALE

Bell & Howell Director II **MICROFILMER & INDORSER**. One camera, \$300. Call (319) 446-7700, Dick. (FS)

POSITIONS AVAILABLE

CEO—S.E. Nebraska - Need 15-20 yrs exp. Degree. \$35 million bank. To \$60K.

CEO—W. Iowa - 10-15 yrs. exp., + marketing. To \$50K.

CORP. MARKETING—Need heavy loan & marketing exp. Omaha. To \$50K.

Richard L. Beem, CPC
GUMBERT EXECUTIVE EXCHANGE
11246 Davenport Street
Omaha, NE 68154
Phone: 402/330-3280

POSITIONS AVAILABLE

COMMERCIAL LOAN MGR

Do you have community bank commercial exp. formal credit training and desire greater growth. Leading bank in \$40K + city seeks proven professional who can build business and service existing debt. \$40K.

AG LOAN OFFICER

Make your move! Healthy, profitable \$60M + institution in rural comnty seeks 3+ year lender who has worked in a bank familiar w/cash flows, credit analysis and documentation. Working microcomputer knowledge and business development talents seen as big plusses. \$32K.

OPERATION OFFICER

Holding company bank in great location looking for community oriented banker who has ops and cashier exp. strong computer skills and internal control background will be big plusses. \$26K.

FOR FURTHER INFORMATION CONTACT KURT ROSENCRANTS



ROBERT HALF
OF IOWA, INC.

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

ALL FEES COMPANY PAID

Holder and Associates Specializing in the Purchasing and Sale of Banks

515-232-0814

405 Main Ames, Iowa 50010

Donald E. Holder, Principal

BANKS FOR SALE BANK OWNERSHIP CHANGES —Our Specialty—

SELLERS - If you already have a buyer for your stock and there is a question of whether or not it is a fair price - we can make an independent appraisal.

BUYERS - If you are about to purchase controlling interest in a bank and there is a question of whether or not it is a fair price - we can make an independent appraisal.

Those wishing to buy or sell - we can do the job for you if you are serious.

CROWN BANKING SERVICES

325 W. Prospect Avenue
Mt. Prospect, Illinois 60056
(312) 392-5151

BANK EQUIPMENT

Modular U.L. vaults, vault doors, safe deposit boxes, night depositories, safes, drive-up windows, pneumatic tube systems, alarms, cameras and cash storage equipment.

Buying and selling new and used equipment

AMERICAN BANK EQUIPMENT, INC.
(402) 571-5621

BANKING

LOAN ADMINISTRATOR! \$35,000! FDIC examiner background, credit analysis, documentation for lead bank in 6 Bank Holding Company. Good upward mobility/terrific benefit package! . . . Call Marj.
COMMERCIAL LOAN OFFICER! \$40,000! Lending, credit analysis, calling program experience helpful for \$300+ mm bank. Nice benefits, economically strong community! Call Marj.
VICE PRESIDENT! \$42,000! Metro bank needs mature, sales oriented team player for commercial loans. Formal credit training a plus. Decent benefits! Call Marj.
I.L.O! \$25,000! Aggressive, experienced retail loan operator. Future Department Head in \$100+ mm lead Holding Co Bank! Good benefits, nice community! Call Marj.

CONTROLLER-TRUST OPERATIONS! Upper \$40s! Management spot with a profitable Bank Holding Company. Close to metro and professional sports, theatre etc. Responsible for financial reporting and procedural evaluation in the Trust Company. Outstanding company! 401k, pension, life, LT/ST Disability, medical. Call Bruce.
TRUST OFFICER-EMPLOYEE BENEFITS! To \$40k! This spot will have you doing extensive business development in E.B! Quality manager. Prosperous market. Major university. Full benefits! . Call Bruce.
DATA PROCESSING! \$32,000! Applications Analyst for large state of the art shop! IBM. MVS. COBOL. Design, implementation, maintenance. Advancement opportunities! 401k! Call Nancy.

Call or send resume in complete confidence to the **BANKING DIVISION** of **PERSONNEL SEARCH**.

Partial Listing. Positions available throughout Midwest.

Personnel Search
1126 So. 72nd St. Omaha, Ne. 68124
402-397-2980

POSITIONS AVAILABLE

AG LENDER—Immediate opening for aggressive self starter with 5-6 years banking experience. Good opportunity for someone wanting a growth position. To \$32,000.

TRUST OFFICER—Excellent opportunity for JD or CPA to join a progressive Iowa bank. Background should include probate experience. To \$35,000.

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.

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.

RYAN AUCTION CO., INC.

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

POSITIONS AVAILABLE

SENIOR LENDER—Are you ready to step-up? This mid-sized MN bank needs shirt-sleeve executive to wear many hats. Must be able to administer total portfolio, commercial ag and consumer loans. 10+ yrs ag/comm'l lending exp, excellent business development skills and strong knowledge of operations expected. Degree required. Car provided! Salary To \$45K + Bonus. Job #NW2888

COMMERCIAL LENDER—Growth opportunity for sharp technician with dynamic personality. This mid-sized community bank in Western N.D. needs credit analyst/com'l lender with 2+ yrs exp. Career opty to be part of strong bank group with unlimited potential. Degree required. Salary To \$30K. Job #NW2889

COMMERCIAL LOAN OFFICER—Are you ready for the fast lane? This T.C. bank needs high energy professional with 2+ yrs com'l lending or credit review exp. Successful candidate will have a strong work ethic and a "make it happen" personality. Degree required. Salary To \$35K. Job #NW2890

FOR MORE INFORMATION
CONTACT PAUL GENTZKOW
OR SUE KEITHAHN



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. Mid-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"

Vol. 16 No. 45 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, \$24.00 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 St., #201, Des Moines, Iowa 50309.