

**The Eastern Colorado Bank
LOAN OFFICER
JOB DESCRIPTION**

TITLE:	Loan Officer	LOCATION:	Burlington, CO
FLSA:	Exempt	REPORTS TO:	Chief Credit Officer
SEGMENT:	Lending	SALARY RANGE:	\$52,000 – \$75,000, commensurate with experience
CATEGORY:	Full Time	TRAVEL REQUIRED	10-15% locally
SHIFT:	Monday-Friday; 8a.m.–5p.m.	DATE:	November 26, 2025

SUMMARY

The Eastern Colorado Bank is seeking a full-time **Loan Officer**. The successful candidate will be proficient with business technology, well organized, detail-oriented, and able to multi-task. Candidates must be personable and able to collaborate effectively with diverse individuals. The successful candidate will be able to provide superior customer service to existing and potential customers.

ESSENTIAL RESPONSIBILITIES OF THE LOAN OFFICER POSITION

Business Development & Relationship Management

- Develop and maintain strong relationships with existing and prospective agribusiness, commercial and consumer clients to promote the bank's lending and deposit services.
- Actively participate in community and industry events to enhance the bank's visibility and identify new business opportunities.
- Provide exceptional customer service by responding promptly and professionally to client inquiries and maintaining regular communication throughout the lending process.

Loan Origination & Underwriting

- Solicit, evaluate and structure loan requests in accordance with bank policies, procedures and regulatory requirements.
- Collect and analyze financial statements, tax returns and other supporting documentation to assess creditworthiness and repayment ability.
- Prepare comprehensive loan presentations and recommendations for loan committee or management review.
- Ensure that loan files are complete, accurate and compliant with bank and regulatory standards.

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Portfolio Management

- Manage and monitor assigned loan portfolio to ensure ongoing credit quality and compliance with loan covenants.
- Identify and address potential risks or credit issues early, taking appropriate steps to mitigate losses.
- Conduct periodic customer visits, field inspections and financial reviews to maintain current knowledge of borrower operations and financial performance.
- Coordinate with internal departments to ensure timely renewals, modifications and documentation updates.

Compliance & Risk Management

- Adhere to bank lending policies, procedures and regulatory requirements, including those related to safety and soundness, BSA/AML, CRA and Fair Lending.
- Maintain a thorough understanding of industry trends, collateral valuations and government programs (e.g., FSA, SBA or USDA) applicable to agribusiness and commercial borrowers.
- Ensure that loan structures and pricing reflect appropriate risk management and profitability considerations.

Team Collaboration & Administrative Support

- Work closely with loan specialists, deposit operations staff and management to ensure efficient loan processing and exceptional client service.
- Participate in internal meetings to share market insights, coordinate outreach and contribute to departmental goals.
- Maintain accurate records, reports and communication logs in accordance with bank standards.

Professional Development

- Stay informed of current economic, agricultural and market conditions that may impact borrowers or the bank's portfolio.
- Pursue ongoing training and professional development to maintain expertise in lending, compliance and relationship management.

**ESSENTIAL EXPECTATIONS OF BEING A BANKER AT
THE EASTERN COLORADO BANK**

1. Treats people with respect; keeps commitments; inspires the trust of others; works ethically and with integrity; upholds organizational values; accepts responsibility for own actions.
2. Follows policies and procedures; completes administrative tasks correctly and on time; supports the Bank's goals and values; benefits the Bank through outside activities.

SECONDARY DUTIES

The position of Loan Officer performs duties specific to the position and other functions as assigned.

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SUPERVISORY RESPONSIBILITY

None at this time.

EDUCATION, EXPERIENCE AND QUALIFICATIONS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

1. Applicant must be willing to load applications (apps) on their personal cell phone for multi-factor authentication and other restricted user access purposes. Applicant agrees to bring their personal cell phone to work daily to perform these limited functions, while abiding by our acceptable use policy on cell phone usage. These applications will have no tracking or monitoring capabilities.
2. Must be registered and licensed through NMLS or be willing to register immediately upon hiring.
3. Education: The ideal candidate will possess a bachelor's degree in Agriculture, Business, Economics, Finance or a related field and equivalent experience will be considered in lieu of a 4-year degree. A high school diploma, or equivalent, and valid driver's license is required.
4. Desired experience: Previous experience in agricultural lending or related financial services is preferred but not required.
5. Preferred skills: Strong analytical skills, excellent communication skills and a solid understanding of agricultural operations and financial principles.
6. Able to work independently as well as function in a team-oriented setting.
7. Current Colorado Driver's License and a vehicle with appropriate insurance coverage if required to drive in the course of performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.