

**Employment Opportunity** 

# Senior Ag / Business Banking Officer at Peoples Bank

Akron, Iowa





Please apply on our website:

https://www.gtigroup.com/find-a-job/details/senior-ag-business-banking-officer/NM294450116

## **ABOUT THE ORGANIZATION**



<u>Peoples Bank</u> has exclusively retained <u>The QTI Group</u> to lead the search for a **Senior Ag / Business Banking Officer** in Akron, lowa. This newly created role is part of a planned leadership transition and strategic succession plan for the Location President. This new Senior Ag / Business Banking Officer role offers a unique opportunity to be mentored by the current Location President, who will retire in 2027.

At Peoples Bank, we take pride in being more than just a bank – we're a cornerstone of our communities. Serving our neighbors with honesty, integrity, and respect is not just a commitment; it's our privilege.

As a community bank, we believe in the power of local relationships, personalized service, and genuine care for our customers' financial well-being. We're proud to support local businesses, families, and individuals as they achieve their financial goals and dreams. Our deep roots in our communities allow us to understand the unique needs of our customers and respond with tailored solutions that make a difference.

#### **Our Vision**

Where Values Matter!

#### **Our Mission**

- Exceed customers' expectations.
- Create a dynamic environment that promotes personal and professional growth.
- Enrich our communities through contributions of time, talent, and resources.
- Provide optimal long-term value to shareholders.

#### **Our Core Values**

- Honesty, integrity, and respect shall be the cornerstone of all that we do.
- We strive to enrich families and communities through our actions.
- We are committed to excellence.
- Change fuels our progress.

#### We also believe it is important to:

- Provide modern banking services that are priced fairly and tailored to meet our customers' needs.
- Give back to our communities through our time, a percentage of our profits, and our expertise. We
  are honored that we are often the first business contacted when a community group needs to fund
  a project, large or small. You will find our staff serving on many boards and committees providing
  leadership to worthwhile community groups, organizations, and churches.
- Listen to our customers and respond to comments and often change product and/or service offerings because of customer feedback.
- Make every effort to be a resource where customers can learn about loans and other bank products and services.

## **ABOUT THE OPPORTUNITY**



<u>Peoples Bank</u> is seeking a **Senior Ag / Business Banking Officer** to join their team in Akron, lowa. This newly created role is part of a planned leadership transition and strategic succession plan for the Location President. This new Senior Ag / Business Banking Officer role offers a unique opportunity to be mentored by the current Location President, who will retire in 2027.

The Senior Ag/Business Banking Officer will support daily location operations, lead lending and business development initiatives, and supervise staff. Effective leadership in this role will help meet the needs of customers, staff, and the bank, while achieving both the short- and long-term goals. This position is also responsible for public relations and generating new business.

#### Lending

- Assist in developing and achieving goals for loan growth, quality, and pricing for the location.
- Generate individual loans within guidelines set by bank policy and growth targets.
- Perform credit analysis, including evaluating financial statements, assessing risk, and structuring sound lending solutions for agricultural and business clients.
- Assist with implementing bank policy regarding the lending function.
- Assist with overseeing the lending function to ensure efficient, high-quality, and consistent loan delivery that enhances customer service and bank profitability.
- Follow up with delinquent loans to maintain the quality of the loan portfolio.
- Strengthen existing customer relationships and generate new business by proactively understanding customers' full banking needs and conduct targeted sales calls to offer additional products and services.

#### **Business Development and Community Engagement**

- Help to develop strategies and establish goals for increasing location volume of deposits, loans, and other bank services.
- Work with staff in establishing and meeting goals aimed at growing existing customer relationships and building new ones.
- Help to cross-sell customers to other (non-lending) bank products and services, which may include checking accounts, certificates, cash management products or the like.
- Represent Peoples Bank in the community by being involved in key community, banking and civic organizations and activities.

#### **Location Administration**

- Promote a positive location culture that embraces the bank's Vision, Mission, Values and Service Standards, while fostering high morale and team engagement.
- Support staff training and ensure consistent implementation of bank policies and procedures across the location.
- Assist in setting and achieving location budgets.
- Provide leadership for location-specific promotions and initiatives.
- Support staff development through daily coaching and mentoring and assist with annual performance evaluations.
- Assure properties and facilities are maintained to meet standards for appearance, cleanliness, and safety, ensuring a welcoming and secure environment for customers and staff.

#### **Supervision**

- Manage and support a location of approximately seven employees.
- Contribute to staff selection, motivation, and development and foster a culture that supports team effectiveness and individual accountability.
- Translate the bank's strategic direction into actionable goals and initiatives, such as goals for growth, products, staff and the like.
- Ensure successful implementation by assigning responsibility, developing tracking systems, and supporting staff in meeting individual performance goals.

#### **Qualifications:**

- Bachelor's degree in a business-related field.
- Senior-level banking officer with 15+ years of banking experience, preferably in a community bank lending environment.
- Experience with Ag lending business required.
- Previous supervisory and management experience.
- Demonstrated proficiency in credit analysis.
- Proficient technical skills in utilizing computer applications used within the banking industry.

**Location:** Akron, Iowa. Preference is for this person to live within the Akron-Westfield Community School District.

### **Core Competencies**

**Adaptability:** Able to adjust quickly to different work situations and remain composed under pressure and in stressful situations. Must embrace change and see change as an opportunity. Must be willing to express and support management's ideas to affected staff. Consider themselves as part of a larger bank team and helps build teamwork.

**Attention to Detail:** Regard for all important details to assure accuracy in every transaction performed; detect errors; follow through on corrections and details. Able to develop personal tracking/reminder systems to assure that important activities are not missed.

**Financial Analysis:** Must clearly understand all aspects of accounting and finance in a community bank environment. This includes understanding reconcilement, general ledger, budgeting, and pricing along with the ability to understand numbers and use those skills as they pertain to loans and the loan underwriting process.

**Negotiation and Sales Skills:** Must understand the concepts of negotiating and sales as it pertains to selling financial service products in a community bank. Must be able to cross sell customers and make referrals to other areas of the bank. Must be able to develop a "win-win" approach to problem solving with customers.

**Oral/Written Communication:** The ability to express and to communicate thoughts and ideas in a professional, clear, and concise manner, both orally and in written form to a variety of audiences and to all levels of staff. Must be willing to express and support management's ideas to affected staff.

**Professionalism:** Projects a positive image of the bank to all internal and external customers at all times along with the ability to work well with others. Helps to build and promote teamwork. Promotes the bank's image of a supportive corporate citizen within the community. Fiduciary responsibility for safekeeping confidential and sensitive information requires ethics and professionalism beyond reproach.

**Supervision:** Offers the proper training and coaching for new and current employees and set and measure performance standards. Must be able to set targets, develop action plans, provide feedback and praise/discipline as warranted and be able to motivate staff using both monetary and non-monetary rewards to recognize good performance and meet the goals that have been developed. Must have the ability to resolve personnel issues and conflicts that arise in such a way that maintains a positive work environment. Consider themselves as part of a larger bank team and helps build teamwork.

**Time and Work Management**: The capacity to manage one's work, outline overall project plans, determine necessary steps for its completion and delegation of tasks to the appropriate staff to assure the project is finished accurately, on time and within budget. Must have the ability to set targets, develop action plans, and measure results against the defined target goals. The ability to prioritize tasks to make the best use of time for high priority tasks is vital. Makes prudent decisions; creates policies and procedures; provides managerial direction and leadership at a high level of accountability. Seeks opportunities to develop personal abilities.

## **APPLICATION & SELECTION PROCESS**



<u>Peoples Bank</u> has exclusively retained <u>The QTI Group</u> to lead the search for a **Senior Ag / Business Banking Officer** in Akron, Iowa. The QTI Group is a comprehensive human resources advisory services firm founded in 1957. QTI is headquartered in Madison, Wisconsin.

## For more information, please contact:

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# ABOUT AKRON, IOWA





Nestled in the scenic Loess Hills region of northwest lowa, Akron is a welcoming small town known for its strong sense of community, family-friendly atmosphere, and Midwestern charm. With a population of around 1,600, Akron offers a peaceful lifestyle enriched by locally owned shops, historic landmarks like the Akron Opera House, and recreational opportunities along the Big Sioux River. Residents enjoy a high quality of life with affordable housing, excellent schools, and a vibrant calendar of community events that foster connection and pride.

This Peoples Bank location serves the territory within the Akron-Westfield School District, which

includes the communities of Akron and Westfield and surrounding rural areas. The district is recognized for its academic excellence, low student-to-teacher ratios, and active involvement in athletics and the arts. This area is ideal for professionals who value meaningful relationships, community engagement, and the opportunity to make a lasting impact in a close-knit rural banking market.

For more information on life in the Akron area, please visit:

- Akron Chamber: https://www.akroniowachamber.com/
- City of Akron Official Website: <a href="https://akronia.org/">https://akronia.org/</a>
- Travel Iowa Akron Page: https://www.traveliowa.com/cities/akron-iowa/697/