



American Heartland

BANK AND TRUST

Teller

Summary: Refers products and services, receives and pays out money, and maintains records of money and negotiable instruments involved in financial transactions by performing the following duties:

Duties and Responsibilities:

- Represent the Bank in a courteous and professional manner, by greeting and addressing the customer by name, while providing prompt, efficient, and accurate service while processing customer transactions.
- Understand how and where to properly direct customer inquiries and complaints to preserve customer satisfaction.
- Knowledge of Bank products and services and the ability to refer products and services to the appropriate customer.
- Meet personal goals and promote team goals set by the Retail Manager
- Thorough knowledge of computer system(s) to enter and retrieve information effectively to service the customer.
- Receive checks and cash for deposit, verify amounts, examine checks for endorsements, enter customers' transaction into computer system and issue computer generated receipt according to Bank procedures.
- Cash checks, redeem US Savings Bonds, process withdrawals and pay out money after verification of IDs, signature and customer balances, and enters customers' transactions into computer system and issue computer generated receipt account to Bank procedures.
- Knowledge of guidelines knowing when and how to complete Currency Transaction Reports (CTR), and responsible to request assistance and review prior to completing.
- Comply with over-ride and review decisions and signing authority as established by the Executive Vice President & Cashier and/or in accordance with Bank procedures.
- Responsible to order Teller's own daily supply of cash, and verification of incoming cash.
- Maintain cash drawer limits according to Bank policy.
- Prepare system blotter to balance currency and coin in cash drawer at end of shift and compare with system totals.
- Manage teller differences according to policy.
- Participate in dual control procedures for removing cash and consignment items from cash vault and removing and processing transactions from the night deposit, Automated Teller Machine (ATM), including verifying cash totals.
- Comply with security procedures established to ensure safety for employees and customers, to safeguard cash supplies, to protect the privacy of customer account information, as well as, follow fraud prevention guidelines established to protect the bank from unnecessary losses.
- Encourage team environment
- Meet goals and objectives set by Senior Management and the Board of Directors
- Comply with the Bank's policies and procedures and all applicable federal and state laws and banking regulations including specifically compliance.

Education: High school diploma or general education degree (GED); and six months of cash handling experience is required. Six months of related job experience is preferred.



American Heartland

BANK AND TRUST

Personal Banker

Summary: Develop and maintain retail banking business of prospective and existing customers. This individual reports directly to the Vice President/Retail Manager. The Personal Banker implements the personal banking concepts through the sale of deposit accounts, loans and other retail banking services. Refers the inquires of customers and prospects regarding commercial products and services to the commercial lending department. Pays out and receives money, and maintains records of money and negotiable instruments involved in financial transactions by performing the following duties.

Duties and Responsibilities:

- Complete knowledge of Teller, as well as, Personal Banker duties
- Represent the Bank in a courteous and professional manner & attire, by greeting and addressing the customer by name, while providing prompt, efficient, and accurate service while processing customer transactions.
- Provide quality customer service on existing and new deposit and loan relationships
- Knowledge of Bank products and services and the ability to refer products and services to the appropriate customer.
- Responsible for the expansion of existing customer relationships and the development of new business by proactively tele-consulting and cross-selling a full range of products and services
- Responsible for attaining established monthly and quarterly deposit/loan goals as set by the Retail Manager
- Meet personal goals and promote team goals set by the Retail Manager
- Thorough knowledge of computer system(s) to enter and retrieve information effectively. Perform all required maintenance on accounts and submit paperwork to the appropriate departments.
- Knowledge guidelines of when and how to complete Currency Transaction Reports (CTR), and responsible to request assistance and review prior to completing.
- Comply with over-ride and review decisions and signing authority as established by the Executive Vice President & Cashier and/or in accordance with Bank procedures.
- Place holds on accounts for uncollected funds only when required as stated in Bank procedures
- Participate in dual control procedures for removing cash and consignment items from cash vault and removing and processing transactions from the night deposit, Automated Teller Machine (ATM), including verifying cash totals.
- Comply with security procedures established to ensure safety for employees and customers, to safeguard cash supplies, to protect the privacy of customer account information, as well as, follow fraud prevention guidelines established to protect the bank from unnecessary losses.
- Encourage team environment
- Meet goals and objectives set by Senior Management and the Board of Directors
- Comply with the Bank's policies and procedures
- Comply with all applicable federal and state laws and banking regulations specifically including compliance.

Associate's degree or equivalent from a two-year college or technical school; or a high school diploma or general education degree (GED) and six months of job-related experience and/or training required.



American Heartland
BANK AND TRUST

Vice President/Retail Manager

Summary: Responsible for the administration and coordination of all banking center staff, as well, as accomplishing sales objectives by attracting new deposit and loan business while delivering outstanding customer service and retaining existing customers. This individual will report directly to the Executive Vice President/Head Lender.

Duties and Responsibilities:

- Exercise executive and administrative control over the functions of the office, including implementation of local policy and explanation of organization programs, policies and objectives.
- Attend to the needs of existing and prospective customers, including answering inquiries regarding accounts and loans and handling customer complaints.
- Proactively sell banking services to meet established sales goals.
- Responsible for the development and training of the Personal Bankers and Teller through effective coaching techniques; ensuring customer satisfaction and the achievement of Senior Management and the Board of Directors goals and objectives.
- Adhere to the prescribed security controls to protect the Bank against criminal and fraudulent operations and unnecessary risk or exposure.
- Exercise the usual authority of a manager concerning staffing, performance appraisals, promotions, salary recommendations and terminations.
- Conduct monthly sales and coaching meetings and weekly session with the Bank staff
- Responsible for tracking and reporting as required by Management.
- Recommend policies and procedures to achieve better efficiency for the Bank, Senior Management, and the Board of Directors.
- Participate in Bank beneficial service activities within the Bank's community, such as Chamber, rotaries, etc. to promote goodwill and generate new business.
- Development of local market
- Achieve goals and objectives as defined by the Bank's Strategic and Business Plan.
- Create and implement action plans when needed to better the quality of service in the Retail Department of the Bank.
- Encourage team environment through effective leadership and coaching.
- Comply with the Bank's policies and procedures.
- Comply with all applicable federal and state laws and banking regulations including specifically compliance.
- Assist Compliance Manager as needed.
- Other duties may be assigned.

Education:

Bachelor's degree (B.A.) from a four-year college or university; or three years related experience and/or training; or equivalent combination of education and experience required.



American Heartland

BANK AND TRUST

Credit Analyst

Job Description

The credit analyst is the core of the commercial department's credit risk management process. A primary responsibility for this candidate is all credit-related matters, including monitoring of borrower financial performance, identification of risk factors and determination of appropriate risk grade. Candidate will work closely with lending officers in all aspects of loan request, including appraisal interpretation and review.

Job Requirements

Essential Duties and Responsibilities:

- Spread balance sheets & income statements
- Independently analyze credit and financial information of businesses and individuals to determine the degree of risk association with the extension of credit.
- Perform collateral analysis of current and prospective customers
- Assist in the preparation of the loan approval forms for use in decision making by loan officers and the Bank's Credit Committee
- Review and maintain credit files
- Develop a working knowledge of credit/loan policy for credit requests
- Complete compliance testing within the specified time period
- Assist in additional tasks as needed

Knowledge/Skills/Abilities Required:

- 1-3 years commercial loan underwriting experience for small and middle market companies
- Effective analytical and problem solving skills to identify strengths and weaknesses and form credit conclusions
- Proficient in Microsoft Office
- Strong written and oral skills
- Strong listening skills essential to interpret information and ask questions as appropriate
- Ability to work in a team environment
- Ability to meet deadlines and work within time constraints required



American Heartland

BANK AND TRUST

Commercial Loan Officer

Job Description

The Commercial Loan Officer is responsible for originating profitable commercial lending relationships. The officer will have the responsibility of ensuring that goals are met, partners are informed of current commercial lending protocols and the customers are engaged and satisfied with all the Bank's services.

Job Requirements

Essential Duties and Responsibilities:

- Identify and convert new loan and deposit prospects
- Cross sell other products of the Bank.
- Analyze the financial condition, operating performance and repayment ability of borrowers utilizing financial statements, collateral documentation, borrower interviews and industry and economic data.
- Analyze the financial information of the borrower and guarantor for each loan relationship selected for review.
- Present loan proposals to the Executive Vice President, Head Lender and Board of Directors
- Ensure the Bank's adherence to regulatory policies; minimize variance from the Bank's lending policies and procedures
- Review the completeness and accuracy of loan documentation
- Identify any loans that are not in compliance with the requirements of the Bank's Credit Risk Policy
- Determine the appropriateness of the assigned loan grade based on the criteria specified in the Bank's loan policy
- Comply with all applicable federal and state laws and banking regulations specifically compliance.
- Other duties may be assigned to increase the organization's operating performance.

Knowledge/Skills/Abilities Required:

- Bachelor's Degree from a four-year university and 5 years related experience and /or training; or equivalent combination of education and experience required.
- Proficient in Microsoft Office
- Strong written and Oral skills
- Strong listening skills essential to interpret information and ask questions as appropriate
- Ability to work in a team environment
- Ability to meet deadlines and work within time constraints required