



*A Tradition of Trust*



# JOIN OUR

# PARALENDER



[www.farmersstate.com](http://www.farmersstate.com)



# WHY FARMERS STATE BANK

---

## **History:**

Farmers State Bank has been a locally owned, community-focused financial institution since 1889. With leadership spanning four generations, the bank continues to provide modern banking solutions with a hometown approach while excelling in agricultural banking and customer service.



## **Award-Winning Bank:**

As an award-winning institution, Farmers State Bank has been recognized with Bauer Financial's 5-Star rating for financial strength, named "Most Extraordinary Bank in America" by The Institute for Extraordinary Banking™, and honored as one of the Best Places to Work in Illinois. These accolades reflect the bank's commitment to excellence, customer service, and fostering a great workplace culture.

## VISION

EVERY CUSTOMER FEELS LIKE THE  
ONLY CUSTOMER - EVERY TIME

## MISSION

PROVIDING PERSONALIZED FINANCIAL  
SOLUTIONS WITH INTEGRITY, EXPERTISE, AND  
A COMMITMENT TO OUR COMMUNITIES

---

# ABOUT THE ROLE

## PARALENDER

### Job Overview

The Para-Lender plays a critical role in our lending operations, providing direct support to loan officers while gaining hands-on experience in loan structuring, processing, and customer relationship management. Much like a Paralegal supports attorneys by handling critical legal tasks without being the primary decision-maker, a Paralender provides specialized support within the lending process. This position is designed for growth and development.

The ideal candidate is detail-oriented, eager to learn, and capable of working alongside experienced lenders to support customers, analyze loan documentation, and ensure smooth loan processing. This is a cross-functional role that provides exposure to all aspects of lending, preparing the individual for future career advancement within the bank.

### Key Responsibilities

#### ✓ Customer & Loan Support

- Serve as the primary point of contact for loan customers, providing timely updates and ensuring a seamless lending experience.
- Gather, review, and verify loan documentation.
- Assist loan officers in structuring loans, preparing proposals, and handling pre-qualification requests.

#### ✓ Loan Process Support

- Work closely with processors and underwriters to facilitate the loan approval process.
- Input and manage loan data within the bank's system, ensuring accuracy and completeness.
- Identify and resolve documentation discrepancies in coordination with customers, loan officers, and other staff.

#### ✓ Business Development

- Gain exposure to financial analysis, loan structuring, and customer relationship management.
- Develop skills in underwriting, credit analysis, and risk assessment
- Participate in professional development programs and bank-sponsored training to expand industry knowledge and expertise.

## SKILLS NEEDED

### **CUSTOMER ENGAGEMENT & COMMUNICATION**

Excellent customer service and communication skills to foster positive interactions, build relationships, and ensure clarity in all exchanges.

### **ADAPTABILITY & GROWTH**

The ability to learn quickly and adapt to new responsibilities and environments.

### **EFFICIENCY & TASK MANAGEMENT**

Strong organizational and multitasking abilities to ensure tasks are prioritized effectively, deadlines are met, and workflow remains seamless.

### **PRECISION & ACCURACY**

High attention to detail and accuracy to ensure error-free work, compliance with policies, and a strong foundation of reliability.

# QUALIFICATIONS & KEY SUCCESS FACTORS

---

## Proficiencies

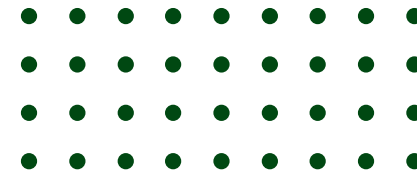
- Experience with loan origination systems (LOS) such as LaserPro.
- Proficiency in core banking systems like Fiserv or CSI.
- Familiarity with customer relationship management (CRM) software
- Strong ability to use Microsoft Office Suite, particularly Excel for financial analysis, Word for document preparation, and Outlook for email management.
- Comfort with document imaging and management software to handle loan files efficiently.
- Understanding of basic financial analysis
- Experience with workflow and task management tools to track project progress and deadlines.
- Basic understanding of lending regulations and compliance requirements
- Ability to review and process financial documents, including tax returns, bank statements, and credit reports.

## Efficiency Enhancements

- **Implement Digital Workflow Tools** – Utilize loan origination and document management software to streamline loan processing, reduce errors, and improve turnaround times.
- **Standardize Loan Checklists** – Develop and use standardized checklists for loan applications to ensure all required documents are collected upfront, minimizing back-and-forth with customers.
- **Automate Routine Communications** – Leverage email templates and software automation for status updates, document requests, and follow-ups to improve response times and customer experience.
- **Enhance Data Accuracy & Entry Processes** – Use dual-verification methods or automated data validation tools to ensure accuracy in financial document processing and loan applications.
- **Cross-Train for Process Flexibility** – Gain proficiency in multiple aspects of loan processing and servicing to reduce bottlenecks and maintain workflow continuity during peak periods.

## EDUCATION AND CERTIFICATIONS

- Bachelor's Degree in Finance, Business, Economics, or a related field.
- Banking experience preferred but not required.








# ROLE IMPACT & COLLABORATION

---



We are looking for a **utility player**—someone who is adaptable, eager to learn, and capable of stepping into various aspects of the lending process as needed. Their ability to quickly absorb new information, take on diverse tasks, and proactively solve problems helps streamline workflows, reduce processing times, and maintain a high level of service, ultimately contributing to the bank's success in delivering responsive and reliable lending solutions.

The Para-Lender serves as a vital link between loan officers, customers, and internal banking teams, ensuring a seamless lending process from application to closing. By providing critical support in document preparation, data verification, and customer communication, this role enhances efficiency and accuracy in loan operations. Collaboration is key, as the Para-Lender works closely with loan officers to structure deals, coordinate with underwriting and compliance teams, and assist customers with documentation and inquiries.

## *Why Join our Award-Winning Team?*

- **Defined Growth Path** – This position is designed for potential career advancement
  - **Cross-Training & Skill Development**– Gain exposure to all areas of lending, from processing to underwriting and portfolio management.
  - **Meaningful Customer Impact** – Play an active role in supporting customers and helping them achieve their financial goals.
  - **A Collaborative, Growth-Focused Environment** – Work alongside experienced lenders who are invested in your development.
-

