

BANKERS

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Smithers Named AR Region President for IberiaBank, Yuan Moves to Oversee Texas

IberiaBank Corp., Lafayette, LA, on October 17 said **Gregory K. Smithers**, an executive vice president and regional president of the bank's TN operations, will now also oversee the bank's AR operations.



Smithers

Smithers is taking over for **Pete**

Yuan, IberiaBank's current regional president, who is taking over the bank's TX's operations. Yuan, who became AR regional president in 2010, will be based in Houston; his responsibilities will include management of

IberiaBank's Houston and Dallas franchises and the company's title business.

Before joining IberiaBank in 2008 as market president in Memphis, TN, Smithers was a commercial relationship manager and then senior vice president and manager of First Tennessee's Memphis commercial banking group. He began his banking career at Boatmen's Bank of Tennessee.

IberiaBank Corp. entered AR in 2006 through its \$130 million purchase of Pulaski Investment Corp., the holding company for Pulaski Bank & Trust of Little Rock.

IberiaBank operated 23 bank offices in AR and 10 in TX, and reported total assets of \$20 billion and total deposits of \$16 billion, as of June 30, 2016, according to the FDIC 🏦

Johnson Named CEO, Frontier Bank of Texas

Frontier Bank of Texas, Elgin, has appointed **Patrick Johnson** as CEO.



Johnson

Elaine Martin, who helped start the bank in 2007 and most recently served as president/CEO, led the search for her replacement. Martin will continue to serve as COO.

Prior to joining Frontier Bank, Johnson led the South Austin market at First State Bank Central Texas. Passionate about customer service and the mission of a true community bank, he will lead the strategic growth and direction of the Bastrop County-based institution.

In addition to Frontier's core business in Bastrop County, Johnson has set the bank's sights on other areas of Central Texas for continued growth. "Our goal is to accelerate the pace of the company's growth within Bastrop and Elgin, while also reaching into the surrounding counties," said Johnson.

Technology, he said, is one key to that reach. "We embrace technology and mobile banking as a great way to reach our customers..." he said.

With assets of \$153 million and deposits of more than \$123 million, the bank has 34 employees between the Elgin and Bastrop locations 🏦

Home Bank Taps Zollinger and Strecker Leaders in Northshore, New Orleans Mkts

Home Bank, Lafayette, LA, announced two transitions in company leadership, according to Chief Banking Officer Scott Ridley.



Zollinger

John Zollinger is taking on the role of SVP/New Orleans market president. Since 2010, he has served as Northshore

market president.

Zollinger, a New Orleans native, has a BS degree in finance from Spring College in Mobile, AL; an MBA degree

in finance from the University of New Orleans; and is a graduate of the GSB at LSU.



Strecker

Ben Strecker has been promoted to SVP/Northshore market president. He has served in the Northshore market as a commercial relationship manager for

the past 10 years.

He has a BS degree in management from the University of New Orleans and is a graduate of the GSB at LSU 🏦

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Bruhn Named to Lead Valliance in Fort Worth

Valliance Bank, Oklahoma City, has announced the launch of its bank in Fort Worth and the naming of **Shelby Bruhn** to serve as president. Bruhn has over 15 years of banking experience, as well as a community focused outlook.



Bruhn

Prior to joining Valliance, Bruhn served as executive vice president and advisory board member at Lubbock-based Platinum Bank in Southlake. He holds a bachelor's de-

gree of accounting and information management from The University of Texas at Dallas.

Bruhn and the Valliance Bank team will office at the 777 Main Street building in downtown Fort Worth and will serve small business owners and executives as well as individual clients.

Valliance Bank was established in Oklahoma City in 2004 as a financial partner to business owners and executives interested in customized solutions to their banking needs. The bank now operates a banking office in McKinney, two in Oklahoma City, and one in Norman. As of June 30, 2016, it reported total assets of \$366 million

Casey Promoted to EVP, First Technology Svcs

T. Stan Limerick, CEO of First Technology Services Inc., a wholly-owned subsidiary of First Financial Bankshares Inc., Abilene, has announced the promotion of **Jeff Casey** to EVP and chief digital officer (CDO).

Casey joined First Technology in 2007 as manager of special projects. He assumed responsibility of the alternative delivery channels in 2009. First Financial was the first bank in the nation in 2012 to offer Picture Pay, a mobile photo bill pay solution. In 2013, Casey was honored by *Bank Systems & Technology* magazine as one of the "Elite 8" bank technology executives.

He holds a BBA degree from Texas A&M University and is a graduate of the Texas Tech Banking School

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DEPOSIT AGREEMENTS

How and Why Bank Deposit Agreements are Enforceable and How Banks Can Better Draft Deposit Agreements to Possibly Limit Future Losses

Part 3

Banks might want to include a provision trying to contractually limit the applicable statutes of limitation that could apply on any cause of action by and between the bank and its customer.

By

William P. Huttenbach
HJirsch & Westheimer, P.C.
Houston, Texas



Huttenbach

There is a Texas statute that addresses this issue. *Texas Civil Practice and Remedies Code Section 16.070* states as follows: (a) Except as provided by Subsection (b), a person

may not enter a stipulation, contract, or agreement that purports to limit the time in which to bring suit on the stipulation, contract, or agreement to a period shorter than two years. A stipulation, contract, or agreement that establishes a limitations period that is shorter than two years is void in this state.

(b) This section does not apply to a stipulation, contract, or agreement relating to the sale or purchase of a business entity if a party to the stipulation, contract, or agreement pays or receives or is obligated to pay or entitled to receive consideration under the stipulation, contract, or agreement having an aggregate value of not less than \$500,000.

Consequently, if you are drafting a deposit agreement and/or other contract, you may want to include a provision stating that the other party has only a certain period of time in order

to bring their claims. For example, such a provision could shorten a four year statute of limitation on a breach of contract claim to only two years. Likewise, it appears that fraud claims might be able to be limited to being brought within two years. I have seen several contracts that purport to have a one year limit, and the statute appears to bar same. You may want to draft your contracts to state that the claim must be brought within two years and/or as otherwise allowed un-

der the law 
(Fourth and final part next week)

About the author: **William "Pat" Huttenbach** is a litigation attorney concentrating on civil matters at Hirsch & Westheimer, P.C., Houston, TX. He may be contacted at 713.220.9184 or email: phuttenbach@hirschwest.com.

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BANKING SCHOOL

36th Annual Bank Operations Institute Recognizes Top Performers, Class Officers for Level One and Level Two

The Independent Bankers Association of Texas (IBAT) recently hosted its Bank Operations Institute (BOI) at SMU in Dallas in conjunction with the SW Graduate School of Banking. Sixty-seven community bankers from across TX and several other states--43 in level one and 24 in level two—attended the program, which took place October 9-14.

BOI is a two-year program that meets each fall for six days. It offers strategic insight into the present and future of banking processes, project management, technology, and cybersecurity. Focus areas include strategic operations, leadership development, and compliance education.

The 36th Annual BOI top performing students after completing the

two-year program were **Joe Johnson**, Western Bank, Coahoma, TX; **Greg Clayton**, TIB-The Independent BankersBank, Dallas, TX; and **David Anderson**, American Bank of Commerce, Wolfthorh, TX.



David Anderson, Joe Johnson, Greg Clayton

Each curriculum level elects class officers. Level one officers were president, **Ryan Anderson**, Woodforest National Bank, Conroe, TX; vice president, **Amanda Hinsley**, First National Bank of Floydada, Floydada, TX; and secretary, **Joe Rudd**, Marion State Bank, Marion, TX. Level two officers were president, **Ryan Webb**, Security Bank, Tulsa, OK; and vice president, **Katrina Grove**, First Interstate Bank in Billings, MT.

Taking the top performing bank honors at the annual shareholders meeting competition was **Tres Ami-**

gas Bank. The bank was selected in the eight-bank competition. The “executive management team” for Tres Amigas Bank, “The Friendly Bank,” included: CEO, **Megan Holland**; CFO,



Anderson

Travessa New-some; and COO, **Olivia Carrasco**.

BOI founder and executive director **Jay Phillips** presented 24 level-two bankers their graduation certificates. Other members of the BOI management team are **Julie Courtney** and **Jessica Hernandez**, both from IBAT.

Serving as class “mothers” for level one, **Louis Eh-linger** (25 years of service) from Texas Heritage Bank, Boerne; and level two, **Perry Ritchie** (12 years) from BBVA in Austin.



Webb

Lyle Walden from TIB-The in-dependent Bank-

ersBank, Dallas, served as bank simulation advisor 🏢



Retired Dallas Fed General Counsel Millard Sweatt Dies

Millard Sweatt, a retired executive with the Federal Reserve Bank of Dallas, died on October 11 after a brief illness. He was age 73.

Sweatt retired from the Dallas Fed in 2012 as SVP and general counsel with 41 years of service in the Federal Reserve System. He joined the Dallas Fed in 1970 as an attorney and was promoted up the ranks to general counsel and vice president in 1981. He was named secretary to the Dallas Fed board of directors in 1987 and senior vice president in 1988. During his career, he was responsible for several departments and served as the bank’s ethics officer.

A native of Dallas, Sweatt earned a bachelor’s degree from Tulane University and a JD degree from SMU School of Law 🏢

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LOUISIANA

Faith Promoted to SVP, Citizens in Bossier City

Donnie Faith has been promoted to senior vice president at Citizens National Bank, N. A., Bossier City, announced President/CEO Jason Smith.



Faith

After his retirement in 2012 from a 30-year public safety career, most recently as Bossier City's fire chief, Faith joined Citizens National. First, he served as an information technology consultant and then as the bank's information systems officer. In 2016, he was promoted to chief technology officer (CTO).

Faith has received training in many IT disciplines, including cyber security and IT risk management. He holds numerous certifications from Microsoft, Cisco, and is a certified disaster recovery professional.

Citizens National Bank is an \$859

OKLAHOMA

Johnston Joins BancFirst in Edmond as AVP/Comm Lender

BancFirst in Edmond (1264 S. Bryant Ave.) has recently appointed **Mary Johnston** as assistant vice president and commercial loan officer. Mark Lisle, market president, made the announcement.



Johnston

Johnston has six years of banking experience. She began her banking career at First Liberty Bank in Oklahoma City and served nearly four years as a credit analyst and two years as a commercial lender. She is a 2014 graduate of the OBA's Commercial Lending School.

She earned a BBA degree from the University of Oklahoma. In 2015, she was honored with the ion Oklahoma's 30 under 30 NextGen Award 🏆

million-asset community bank with offices in Bossier, Caddo, De Soto, and Webster parishes 🏡

ARIZONA

LaCoss and Sierka to Lead M of O Mortgage

Mutual of Omaha Mortgage recently expanded to AZ, opening a centralized sales and operations center in Scottsdale to serve customers across the country and establishing a branch office for local customers, President Terry Connealy announced.

Mortgage industry veteran **Nate LaCoss** has been named national sales manager for Mutual of Omaha Mortgage's Centralized Sales Division. LaCoss will oversee mortgage sales activities at the centralized sales and operations center, which is located at 8777 E. Hartford Dr., Ste. 110, in Scottsdale. Prior to joining Mutual of Omaha Mortgage, he led the AZ-based Consumer Direct Team as site leader for Dallas, TX-based Prime Lending.

Raymond Sierka has been named AZ retail branch manager, responsible for all mortgage retail branches in the state. He will operate from the main branch office, located in the Mutual

(continued on Page 6)

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AMERICAN BANKERS ASSOCIATION

ABA Elects Savarese Chairman, Texas Banker Burgess Vice Chairman, Others for 2016-2017

New officers and directors were installed at the American Bankers Association's annual convention in Nashville, TN, for the 2016-2017 association years.

The new officers include: chairman, **Dorothy A. Savarese**, chairman and president/CEO, Cape Cod Five Cents Savings Bank, Orleans, MA; chairman-elect, **Kenneth L. Burgess Jr.**, chairman, FirstCapital Bank of Texas, N. A., Midland; vice chairman, **Jeffrey M. Szyperski**, chairman and president/CEO, Chesapeake Bank, Kilmarnock, VA; and treasurer, **George W. Hermann**, president/CEO, Windsor Federal Savings, Windsor, CT.

The following begin new terms on

the ABA board of directors: **Jeffrey K. Ball**, president/CEO, Friendly Hills



L to R: ABA President/CEO Rob Nichols, Hermann, Savarese, Burgess, and Szyperski

Bank, Whittier, CA, and vice chairman of the ABA Government Relations Council; **James J. Edwards Jr.**, chairman/CEO, United Bank Corp., Griffin, GA; **Patricia Husic**, president/CEO, Centric Financial Corp., Harrisburg, PA; **Stanley D. Jenks**, president/CEO, Security Bancorp MHC, Monmouth, IL, and chairman of the ABA Government Relations Council; **Daniel J. Schrider**, president/CEO, Sandy Spring Bancorp Inc., Olney, MD; **Louise Walker**, president/CEO, First Northern Community Bancorp, Dixon, CA; and **H. McCall Wilson Jr.**, president/CEO, The Bank of Fayette County, Collierville, TN

NEW MEXICO

Two Albuquerque CU's Plan Merger, Creating \$3B CU

Two very large credit unions in Albuquerque have announced plans to merge, making this market home to a number of very large credit unions.

The \$2.3-billion Sandia Laboratory Federal Credit Union and the \$763-million Kirtland Federal Credit Union said they are planning to combine, according to *CUtoday.ssd* dated October 27. If the deal is approved, it would make the merged institution the largest financial institution headquartered in New Mexico. Combined, the two credit unions will have approximately 130,000 members.

The merger will now go before members of Kirtland FCU. Sandia Laboratory FCU will be the surviving charter. The two credit unions are now seeking approval from NCUA for the merger.

While not often thought of as home to large credit unions, in addition to the potential \$3-billion merged institution, Albuquerque is also home to \$1.8-billion Nusenda, \$600-million Sandia Area Credit Union, \$939-million U.S. Eagle FCU, \$295-million Rio Grande CU, and \$515-million First Financial Credit Union. Doing the math, combined assets for these six (after the announced merger) credit unions would be more than \$7.1 billion!

ARIZONA

M of O MORTGAGE (continued from Page 5)

of Omaha Bank building at 9200 Pima Center Pkwy., Ste. 260, in Scottsdale.

With more than 28 years of mortgage industry experience in the Scottsdale/Phoenix market, **Sierka** has been associated with EverBank Mortgage, Mutual of Omaha Bank, BMO Harris Bank, and PNC Bank.

Formed in 2016 by joint venture partners Mutual of Omaha Bank, Omaha, NE, and Dallas, TX-based Prime Lending, Mutual of Omaha Mortgage offers a wide range of home financing products and services

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Central Bank of Little Rock, Pinnacle of Rogers to Merge

The proposed merger of Pinnacle Bank of Rogers with and into Central Bank of Little Rock is a flip flop from a transaction contemplated in 2009, according to George Waldon's article posted at www.arkansasbusiness.com.

Back in 2009, the \$81 million-asset Central Bank intended to merge with and into Pinnacle Bank of Rogers under the Pinnacle Bancshares banner. At the time, Pinnacle Bank's assets stood at \$126 million.

That deal went dark as Pinnacle Bank was clobbered by losses that topped \$6.2 million by year's end. A public consent agreement with the FDIC followed in April 2010.

Pinnacle's first CEO, **Joe Mills**, left in 2007. Mills had helped launch the startup effort in August 2004 after leaving as president of Simmons First Bank of Northwest Arkansas in Rogers. Mills is now president of Integrity First Bank, N. A., in Mountain Home.


Pinnacle Bank, formerly known as Bank of Pocahontas, moved its charter in 2004 to Bentonville before moving to Rogers, backed with \$15.1 million in capital from more than 100 investors that included Cross County Bancshares Inc. of Wynne.

Trust-Banc Financial Group Inc., holding company of Mountain Home's \$114.5 million-asset TrustBanc, held a nearly 5% stake in Pinnacle. That position was liquidated in advance of its \$26.6 million sale in 2005 to Jonesboro's Liberty Bancshares Inc.

The contemplated transaction now in play features an \$89 million-asset Pinnacle Bank merging with a \$115 million-asset Central Bank. Pinnacle Bancshares, Pinnacle Bank's parent company, will dissolve after the transaction.

According to the Waldon article, Pinnacle Bank, as of the June 30, 2016, call report from the FDIC, reported total assets of \$89.5 million, equity capital of \$10.4 million, OREO of \$13.2 million, one full-service location in Rogers, and nine employees. The bank reported \$54,000 YTD net income through June 30, 2016, compared to \$240,000 for the year 2015.

Central Bank, chartered in 1912 as Bank of Blevins, reported as of June 30, 2016, total assets of \$115 million, equity capital of \$17.6 million, two

full-service Little Rock locations, and 14 employees. The bank reported YTD net income through June 30, 2016, of \$454,000 



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WestStar Bank in El Paso Acquires Assets from Cimarron

WestStar Bank, El Paso, announced October 21 it has acquired assets from Cimarron Mortgage Capital, a local residential construction and mort-

gage origination company and subsidiary of Hunt Companies Inc.

The transaction included the purchase of assets from Cimarron Mortgage Capital's El Paso-area construction lending and residential mortgage divisions. Seven employees will join the WestStar team, with the majority becoming a part of WestStar Home Loans, a division of WestStar Bank.

L. Frederick "Rick" Francis, chairman/CEO of WestStar Bank, said, "Acquiring these assets is a natural fit for our growth strategy in the Borderplex region."

"Hunt Companies formed Cimarron Mortgage at a time when access to credit for El Paso homebuilders was challenging. In the years since that formation, Cimarron Mortgage has worked with local builder partners to make Hunt's Cimarron and Mission Ridge master-planned communities among the most attractive neighborhoods in El Paso. Cimarron Mortgage today is a market-leading lender in El Paso. As part of WestStar, that growth will be expanded and accelerated," said **Gary Sapp**, Southwest Division at Hunt.

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First Bancshares Hattiesburg to Acquire FL Panhandle Bank

On October 14, Hattiesburg-based First Bancshares Inc. announced it had signed a definitive agreement to acquire Pensacola, FL-based Gulf Coast Community Bank ("GCCB") in an all-stock transaction. The merger consideration is valued at \$0.50 for each share of GCCB common stock representing a total deal value of \$2.3 million.

Established in 2003, Gulf Coast Community Bank had \$133 million in total assets at June 30, 2016, and currently operates five offices in the FL panhandle region. This acquisition is expected to close during the first quarter of 2017, subject to customary regulatory approvals and GCCB shareholder approval.

Performance Trust Capital Partners, LLC, served as exclusive financial advisor to First Bancshares Inc.

CHARTER

ACTIVITY

**Arizona
BRANCHES**

The **FEDERAL RESERVE BANK OF KANSAS CITY** has received an application by Cobiz Bank, Denver, CO, for a branch at 275 E. Rivulon Blvd., Gilbert.

**Arkansas
MERGERS AND ACQUISITIONS**

The **FEDERAL RESERVE BANK OF ST. LOUIS** has received an application by First Community Bancshares Inc., Batesville, to merge with Little River Bancshares Inc., Lepanto, and thereby indirectly acquire Little River Bank, Lepanto.

**Louisiana
BRANCHES**

The **OFFICE OF FINANCIAL INSTITUTIONS** has approved an application by Origin Bank, Choudrant, for a branch at 120 City Center Dr., Jackson, MS.

The **OFI** has filed an application by Southern Heritage Bank, Jonesville, for a downtown branch at 701 Fourth St., Alexandria.

The **OFI** has filed an application by Gulf Coast Bank and Trust Company, New Orleans, for a branch relocation: from 3916 Hwy. 22 to 4565 Lasalle St., Mandeville.

**Oklahoma
BRANCHES**

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has received an application by The First National Bank of Sedan, Sedan, KS, for a branch at 1600 block of E. Main, Pawhuska.

The **OCC** has received an application by BOKF, N. A., Tulsa, for a branch relocation: from 11120 N. Rockwell Ave. to 10912 N. Rockwell Ave., Oklahoma City.

MERGERS AND ACQUISITIONS

The **OCC** has approved an application by First National Bank & Trust Company of McAlester for non-affiliate merger with target: Wilburton State Bank, Wilburton, with the resultant First National Bank & Trust Company.

Texas

BRANCHES

The **TEXAS DEPARTMENT OF BANKING** has approved an application by Wallis State Bank, Wallis, for a branch at 2067 N. Central Expy., Ste. 104, Richardson.

The **OCC** has approved an application by Wells Fargo Bank, N. A., Sioux Falls, SD, for a branch relocation: from 2628 Long Prairie Rd., Ste. 110, to 2820 Flower Mound Rd., Flower Mound.

The **TXDB** has received an application by IBC Laredo for a branch at 1500 Water St., Ste. B 520, Laredo.

The **OCC** has received an application by First Financial Bank, N. A., Abilene, for a branch at 5257 Buffalo Gap Rd., Abilene.

The **OCC** has received an applica-

tion by JPMorgan Chase Bank, N. A., Columbus, OH, for a branch at the SWC of the intersection of W. New Harmony Trl. and Kuykendahl, Tomball.

The **OCC** has received an application by Mercantil Commercebank, N. A., Coral Gables, FL, for a branch at Merchants Way and Katy Fwy., Katy

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POSITIONS AVAILABLE

INSTITUTIONAL EQUITY AND/OR OPTIONS SALES. Dallas-based. Emphasis on buy side firms, hedge funds EFT's, etc. must have series 7, 63. Unlimited earnings potential but typically in the 250—300k range. For information call or write Kevin@Babich.com. 214-515-7606.

SR. COMMERCIAL LENDER needed for fast growing regional bank expanding into the Dallas-Fort Worth market. 5-10 years experience originating mid-market C&I, CRE, and SBA loans. Must be well networked with current production history. Send resume to apotenti@babich.com. 214-515-7609.

COMMERCIAL LENDER, AUSTIN: Senior-level C&I LENDER opportunity. Average loan size \$5MM, in-house of \$18MM, fast decisions.

Position requires significant local following. Mark Mitchell, Lone Star Search. 972-335-9009. www.lonestarsearch.net.

MARKET PRESIDENT, LAREDO: Unique opportunity for local, senior COMMERCIAL LENDER to grow and implement this Texas bank's brand. Mark Mitchell, Lone Star Search. 972-335-9009. www.lonestarsearch.net.

COO opportunity at expanding community bank in West Central, TX. Will consider relocation for the right candidate. Responsible for updating the IT infrastructure, overseeing Treasury Services, and BSA. Please contact Gabe Haro at gharo@texas-exec.com

\$200M East Texas community bank seeking an EXPERIENCED LENDER with commercial and real estate lending background. College degree with a minimum of five years lending experience required. Responsibilities include business development and community involvement. Strong underwriting and organizational skills required. Send resume to bankersdigest@bankersdigest.com, subject line Box S-2.

Large independent financial insti-

tution has an immediate full-time opening for a SENIOR COMMERCIAL LENDING OFFICER-PRIVATE BANKING. Position requires at least 15 years experience in commercial lending; professional customer base preferred. Extensive knowledge of commercial lending regulations and procedures a must. College degree in finance, accounting, or related field is required. Individual must possess strong business development skills. Excellent salary and benefits. Qualified individuals may apply on-line at www.americanbank.com. Equal Opportunity Employer.

COMMERCIAL CREDIT ANALYST for \$2.4B financial institution in El Paso area. Bachelor's degree in Accounting/ Finance preferred. Minimum of 6 months of commercial analysis experience. Strong underwriting and cash flow analysis skills desired. Competitive benefits and salary. Submit resume to ejob.apps@outlook.com.

CHIEF COMPLIANCE OFFICER Bank7, a large independent financial institution in Central Oklahoma/North Texas, is seeking a Chief Compliance Officer. The position requires significant bank compliance and/or audit experience. Individual must possess a strong hands-on

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knowledge of banking compliance matters. Excellent compensation package and benefit plan. Qualified candidates should email a resume to Darrell Mathews at darrell.mathews@bank7.com.

A high performing independent community bank in Artesia, New Mexico, has an opening for an INFORMATION SECURITY/IT OFFICER. Duties include maintaining a reliable, secure, and efficient data communications network. The ideal candidate must be able to deploy, configure, maintain, and monitor all active network equipment and provide technical troubleshooting and expertise across the IT infrastructure including, security, networking, servers, and storage technologies. Applicant should have proven experience in a network administrator role. For more information, contact Western Bank at 575-748-1345. Send resume to Bank@wbartesia.com.

CHIEF CREDIT OFFICER – Growing community bank 45 minutes Southeast of Dallas seeks experienced credit officer to oversee loan review, credit analysis, and loan reporting functions. Strong organizational skills are required. Competitive compensation package based upon experience and education. Email resume to Vidal Jones at vidal.jones@fnbkemp.com.

Bank of the San Juans has an opportunity for a **COMMERCIAL LOAN OFFICER** in Durango, Colorado. Requires a minimum of 3 years of commercial lending experience and a strong sales and business development orientation. Excellent benefits. Apply online at www.glacierbancorp.com. Bank of the San Juans is an Equal Opportunity Employer.

CREDIT ANALYST – Northeast Texas area bank: Community Bank needs a credit analyst for \$230 million bank. Bachelor's degree and 3-5 years experience preferred. Interested parties may send a resume to kholt@gnbgilmer.com.

COMMERCIAL LENDER needed for Dallas location of a high performing North Texas Community Bank. Applicant must have a bachelor's degree in business and at least five years Dallas Area banking experience. Strong underwriting and organizational skills required. Inside LBJ loop residence; community & family oriented individual a plus. Bank maintains rapid approval procedures and lending limits exceeding \$60 Million. CRE and C&I focused. Send information to bankersdigest@bankersdigest.com, subject line Box N-1.

CHIEF LENDING OFFICER for a \$270MM community bank, currently with three branches. Prefer experience in commercial, real estate and consumer lending, supervising lending personnel and a working knowledge of lending regulations and loan operations. This is an excellent opportunity for someone who desires to be a part of the community and management succession plan of the bank, with a potential path to CEO. To arrange for a confidential discussion about the position, contact Missy Wilson, Human Resources Director, First National Bank &

Trust Okmulgee at 918-758-2445. For online inquiries or resume submission, please email mwilson@firstokmulgee.com. First National Bank & Trust is an Equal Opportunity Employer – Veterans/Disabled and other protected categories, and Member FDIC.

COMMERCIAL & INDUSTRIAL/HEALTHCARE SENIOR LOAN OFFICER – Central National Bank, Tulsa Branch is seeking a lender/relationship manager with 5+ years in one or a combination of the following: Commercial banking – Business or Private and have extensive experience lending to healthcare practitioners and institutions. Credit analysis or similar background is a plus. Individual must be self-motivated with a high level of initiative and accountability, and also with a proven business development track record. Excellent compensation package and benefit plan. Relocation packages may be available. Qualified candidate should email a resume to Jan Redding at: jredding@cnb-ok.com. EOE/AA/Vet/Disability.

COMMERCIAL LOAN OFFICER, Carlsbad, NM. Exciting career opportu-

Community Bank Senior Lending Officer

Collegiate Peaks Bank, a privately held \$420MM community bank, is looking to hire a well-rounded senior bank lending officer for its headquarter banking center in Buena Vista, Colorado – located in the heart of the Upper Arkansas River Valley of the central Colorado mountains. The strong, vibrant local / regional economy is well diversified, yet lead by new in-migration population growth, new construction, high level of tourism demand, and commercial development & expansion. Potential candidates should possess at least five (5) years of community bank lending & management experience along with strong demonstrable past business development skills and formal credit underwriting abilities. Chosen candidate will have responsibility for administration and growth of an existing portfolio. Compensation, commensurate with qualifications, to be a combination of base salary & formal incentive program – plus a generous benefits package. For more information, please forward resume and cover letter via email to Burke L. Kaiser President – Mountain Region (Burke.Kaiser@CollegiatePeaksBank.com). Equal Opportunity Employer. Member FDIC.

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nity at a community minded bank in southeast NM. Ideal candidate will have undergrad degree in related field and five years commercial loan experience. Must manage commercial loan portfolio to maintain quality control, minimize loss, and actively participate in local business and community activities. Please submit resume to Kirsten St. John at kstjohn@carlsbadnational.com.

CREDIT ANALYST, Carlsbad, NM. Exciting career opportunity at a community minded bank in southeast NM. Successful candidate will

have an undergrad degree in accounting or finance and the ability to analyze, evaluate, document, and monitor credit risk of proposed and existing customers. Please submit resume to Kirsten St. John at kstjohn@carlsbadnational.com.

COMMERCIAL LENDER Terrell/Forney: \$2.2B community bank seeking an experienced lender with commercial and real estate lending background. College degree with a minimum of five years lending experience required with strong underwriting and organizational

skills. Responsibilities also include business development and community involvement. Please submit resume to hr@texasbankandtrust.com. EOE.

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