Internship Job Description

The purpose of this bank internship is to prepare college sophomores and juniors for entry into the business world by providing a thorough understanding of the everyday functions of a community bank organization.

Duties

Lending

- Learn application process for all types of loans, i.e. consumer, mortgage, agricultural and commercial
- Observe underwriting processes for all loan types
- Participate in loan committee meetings on a limited basis
- Ride along with lending personnel on customer visits
- Learn how the bank electronically stores documents and assist as needed
- Assist lending personnel as directed

Deposit

- Observe deposit acquisition process at new accounts desk
- Become familiar with different deposit products and related account services
- Learn how to handle customer transactions
- Learn teller transactions and assist as needed
- Learn how to data mine customer information

Compliance

- Observe compliance officer activities
- Participate and observe employee compliance training
- Assist compliance officer as directed

Marketing

- Participate in marketing committee meetings on a limited basis
- Assist marketing director as directed

Selection Criteria

- Local college sophomores and juniors with a 2.75 GPA or better with a major in banking, finance, agricultural related, business, or other related field of interest
- Energetic, organized and detailed skilled with today's technology
- Highly developed interpersonal skills and the ability to work well in a team-based environment.
- Independent worker
- Ability to dedicate 25-35 hours per week to this intern program
- Ability to work from any one of our locations

Program Incentives

- The primary incentive is this program is the opportunity to investigate a career opportunity in the banking industry with hands on experience prior to graduation. Once completed, the intern will have sufficient knowledge necessary to determine if a career in the banking industry is the right opportunity to pursue.
- You will work directly with each corresponding officer or supervisor of the respective department. Primary supervision will be President/CEO.
- You will gain a full understanding of the day-to-day operations of a community banking organization.

Work Schedule

- An intern should expect to spend a minimum of 25-35 hours per week in structured activities at one of the four bank offices.
- The start date is on or about June 1 with an ending date on or about August 15.
- On the job training will occur daily at the direction of the applicable supervisor.
- Schedule will be flexible based on the students schedule with approval from the President/CEO.

Compensation

• Student will be paid an hourly wage to be determined at the onset of the internship experience.