

Positions Available as of 08/19/2025

FULL TIME LOAN ASSISTANT- ATHENS TYLER STREET

Summary: Prepares loan packages and documentation in accordance with establishment guidelines and policies by performing the following duties.

Essential Duties and Responsibilities include the following:

- Reviews and prepares loan packages and documentation following underwriting guidelines and policies.
- Prepares loan documentation file.
- Tracking all loan files.
- Enters loan information into computer database or log.
- Process special documents to adhere to loan policies.
- Ensures all adjustments and entries are made timely and accurately.
- Prepares title work.
- Works with the Credit department if force place insurance is needed.
- Ensuring all insurance notices are completed and files documentation if requested.
- Coordinates special documents to cover unusual loan terms with legal department.
- Ensures all title issues are met and that loan is properly recorded.
- Conduct Loan Maintenance including loan closing transactions.

FULL TIME ETGF KV'CPCN[UV- ATHENS FQY PVQY P

Summary: To prepare analysis of new and existing loans of the First State Bank of Athens and assist in the administration of processing loans.

Essential Duties and Responsibilities include:

- Prepares spreads of company financial statements.
- Prepares cash flow of companies' and/or individuals' tax returns/financial statements.
- Prepares written loan packages for Directors Loan Committee consideration.
- Attends and presents financial reports at Loan Committee meetings.
- Prepares worksheet with loan and demand deposit account information.
- Prepares cash flow, sends cash flow to loan officer for review.
- Prepares guarantor cash flow, if appropriate.
- Reviews the credit file and any information from the loan officer.



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FULL TIME LOAN ASSISTANT- EQTURE CPC

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- Prepares loan documentation file.
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- Conduct Loan Maintenance including loan closing transactions.



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MARKETING AND PUBLIC RELATIONS MANAGER

Summary: The Marketing and Public Relations Manager will bring energy and passion for relationship building, community events, volunteering, financial education, and cooperative banking where First State Bank has and will have a presence. This position will assist in fostering excellent customer service within our communities and internally. Working collaboratively with all offices is responsible for cultivating relationships with key strategic partners, community leaders, non-profit entities, and individuals to optimize the bank's awareness and visibility. This includes referring business and individual prospects to retail and lending officers and participating in joint calling efforts.

Essential Duties and Responsibilities include the following, other duties may be assigned:

- Employee is responsible for understanding and complying with regulatory requirements for financial transactions, most specifically Bank Secrecy Act (BSA), Customer Identification Program (CIP), Office of Foreign Assets Control (OFAC) and the U.S.A. Patriot Act as it relates to specific job functions.
- Approve donation requests and secure funding.
- Plan, develop and implement all aspects of the organization's community and customers development marketing plans and programs.
- Oversee the bank's advertising and marketing programs.
- Involvement on community boards and committees that align with First State Bank's mission, vision, and values.
- Responsibilities and duties apply to the entire bank's geographic regions.
- Lead strategic initiatives as required.
- Coordinates and enforces branding guidelines and standards across departments and business lines both internally and externally.
- Manages public relations, marketing, advertising, and donations budgets.
- Build relationships within the community, institutions, and organizations as well as maintain and elevate existing relationships.
- Function as a point of contact with partner companies, civic and non-profit organizations.
- Collaborate with our communities and strategic partners to provide resources to assist with beneficial projects, events, banquets, and charity fund raising opportunities.
- Monitor community activities and communicate with offices to ensure bank representation at local events
- Organize community involvement initiatives and volunteer opportunities for bank locations in partnership with local management and leaders that align with organization goals.
- Manage relationships with relevant external partners and suppliers as required.
- Provide marketing support as needed.
- Schedule regular meetings to develop partnerships and build rapport internally and externally.
- Follow bank policies and procedures as they relate to this position.
- Review bank generated internal documents for language and grammar.
- Perform other duties and research as needed to support senior management.



- Ensures the marketing goals and objectives, in consultation with the financial institution's officers, are in keeping with institutional policies and procedures.
- Develop short-term and long-term marketing and advertising strategies that will promote all services and products favorably for the financial institution.
- Coordinate and work with HR to assist with delivery of internal communication plans to promote and strengthen corporate culture.
- Research new and existing trends in marketing and marketing theory.
- Works with the Compliance Department to ensure compliance in all areas of marketing efforts and maintains marketing compliance file system.

PHYSICAL DEMANDS:

- Physical requirements for this position are modest and reflective of a typical office environment.
- Occupational requirements include the ability to see, hear, and speak clearly and distinctly.
- Requirements are high for meeting deadlines, frequent interruptions, and telephone and email activity.
- Possess a broad understanding of the competitive landscape and community relationship best practices.
- Excellent project management skills, including the ability to juggle a substantial portfolio of simultaneous campaigns.
- Must be comfortable with speaking in public.
- Ability to manage confidential materials and matters with maximum discretion.
- Strong leadership, persuasive, encouraging, and motivating skills.
- An effective communicator with success influencing initiatives led by those outside of their direct team or function.
- Experience working in a team-oriented, collaborative environment.
- Must be able to work at a computer for extended periods of time.
- Mental activity required is high for reasoning, remembering, reading, writing, and speaking.
- Prolonged periods of sitting at a desk and working on a computer.
- Occasional walking and standing are required.
- Frequent repetitive use of hands such as simple grasping, twisting/turning of wrists, and finger dexterity to perform various duties, such as use of a 10-key calculator, keyboarding and entering date into the computer system.
- Frequent speaking, listening, and hearing for interaction with customers, staff, and the public.
- Some travel is required.
- Strong time management skills.

QUALIFICATION REQUIREMENTS:

- Physical attendance at the workplace is an inherent requirement of the role.
- To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.



SUPERVISION RECEIVED:

• The Community Engagement Officer will report directly to a member of the Executive Committee but currently the Chief Executive Officer.

PERFORMANCE REQUIREMENTS, KNOWLEDGE, SKILLS, AND ABILITIES:

- High level of member service orientation.
- Exceptional verbal and written communication skills as demonstrated by the ability to write clear, concise presentations, memos, phone conversations and emails.
- Ability to communicate complex information in a professional manner to a wide variety of audiences.
- Demonstrate abilities to influence, lead, motivate and build networks.
- Strong people skills.
- Ability to perform advanced research as needed.

EXPERIENCE / EDUCATION:

- High School diploma required.
- Bachelor's degree preferred.
- Five years' professional experience in business development, sales management and/or marketing experience and/or a general understanding of the financial industry including compliance-related issues.
- Must be a licensed driver.

While performing the duties of this job, the employee is regularly required to sit, talk and hear. The employee is regularly required to use hands to find, handle, or feel objects, tools, or controls and reach with hands and arms. The employee is occasionally required to stand and walk or otherwise travel to various locations within the bank, as well as frequent travel between bank and client locations.

DECISION MAKING:

• This person bears considerable responsibility with respect to developing new business opportunities and providing problem solving and support to customers with respect to product operations.

WORK ENVIRONMENT:

- The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.
- The noise level in the work environment is usually quiet.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all essential duties, responsibilities, and requirements of personnel.