CORNERSTONE EXECUTIVE SEARCH

Cornerstone Executive Search has been exclusively retained by First Commerce Bank to conduct their search for a new Senior Agricultural Lender.



FIRST COMMERCE BANK

SENIOR AGRICULTURAL LENDER

First Commerce Bank

Fast Facts

- **Location:** Marysville, Kansas
- **Reports to:** President / Ownership, with regular interaction with the Board of Directors
- **Industry:** Independent Community Banking
- **Asset Size:** Approximately $140 million
- **Offices:** Marysville and Blue Rapids, Kansas
- **Primary Role**: Lead agricultural lending, relationship growth, and disciplined credit management
- **Succession Opportunity:** Potential to assume broader executive leadership and ultimately lead the bank as readiness and transition plans progress

The Organization

First Commerce Bank is one of north-central Kansas' respected independent community banks. Since opening in 2002, the bank has grown organically from a de novo institution into a successful approximately $140 million community bank with offices in Marysville and Blue Rapids.

The bank has remained true to the vision of its founders: build lasting customer relationships, make sound lending decisions locally, support the agricultural community, and operate with integrity. Agriculture and agricultural production represent the bank's largest lending segment, making this role central to both the current business and the bank's long-term succession plan.

The Opportunity

This is not simply a Senior Agricultural Lender opening. It is a succession opportunity designed for a proven community banker who wants to earn the chance to lead an independent bank.

First Commerce Bank's founders built the institution from the ground up and are now planning a thoughtful transition from daily executive leadership. They intend to support the next generation with relationship handoffs, institutional knowledge, Board continuity, and room to lead - not to stand in the way.

The successful candidate will first establish credibility through lending performance, sound credit judgment, customer relationships, teamwork, and visible community engagement. As trust and readiness develop, the role is intended to expand into broader leadership responsibility, with the opportunity to become part of the bank's long-term succession solution.

The Position

The Senior Agricultural Lender will be a hands-on relationship banker with primary responsibility for serving and growing agricultural customers while helping preserve the bank's disciplined credit culture. This person will work closely with the founders, Board, operations leadership, and lending team and will be expected to become a visible leader inside the bank and throughout the community.

The role combines portfolio ownership, business development, credit leadership, customer service, and team development. It is ideal for an experienced lender who wants more than a larger book of business - someone who wants a meaningful leadership runway and the opportunity to help shape the future of a high-performing community bank.

The Ideal Candidate

The ideal candidate is an accomplished agricultural lender and community banker who believes banking is fundamentally about people, relationships, sound credit, and serving the communities where you live and work.

This person brings deep agricultural lending experience, strong underwriting and credit judgment, a stable track record, and the ability to grow relationships without compromising asset quality. Commercial lending experience is valuable, as is an understanding of residential, consumer, and broader community-bank credit.

Just as important, the candidate will demonstrate the traits First Commerce Bank values most: humility, hunger, and emotional intelligence. The right leader listens first, earns trust, develops others, treats every customer with respect, and puts the institution ahead of personal recognition.

For someone with an entrepreneurial mindset, strong community instincts, and the desire to lead an independent bank over the long term, this is a rare chance to step into a strong franchise rather than a turnaround.

Key Responsibilities

Agricultural Lending and Portfolio Leadership

- Originate, structure, underwrite, and manage agricultural and agricultural production credits with a focus on long-term customer relationships.
- Take ownership of a meaningful portfolio and actively deepen relationships with producers, farm families, agribusinesses, and related commercial customers.
- Balance prudent growth with disciplined underwriting, appropriate loan structure, strong documentation, and proactive portfolio monitoring.
- Serve as a trusted local decision-maker who understands agricultural cycles, collateral, cash flow, operating lines, equipment, real estate, and succession needs of farm customers.

Credit Culture and Risk Management

- Help preserve First Commerce Bank's strong credit culture and history of minimal loan losses.
- Provide experienced judgment in credit discussions and help strengthen the capabilities of other lenders through coaching and collaboration.
- Identify emerging risks early, communicate clearly, and work constructively with customers through changing agricultural and economic conditions.
- Support sound regulatory, compliance, and documentation practices consistent with a well-managed community bank.

Customer, Market, and Community Leadership

- Maintain and expand key relationships across Marysville, Blue Rapids, and surrounding agricultural markets.
- Develop new business organically through personal relationships, referrals, community involvement, and a reputation for accessibility and sound decision-making.
- Represent First Commerce Bank visibly and professionally in civic, agricultural, business, and community settings.
- Protect the bank's reputation for personal service, local decisions, integrity, and long-term relationships.

Team Leadership and Succession Development

- Work closely with the founders, Board, and leadership team to learn the full operating model, strategic priorities, shareholder expectations, and culture of the bank.
- Mentor teammates, share credit knowledge, and contribute to a collaborative environment where employees help one another and serve customers well.
- Demonstrate readiness for increasingly broad leadership responsibilities through judgment, communication, accountability, and bank-wide thinking.
- Participate in the planned succession process with the opportunity to advance into executive leadership and ultimately lead the bank, subject to performance, fit, readiness, and Board/ownership decisions.

Qualifications

Required Experience / Strongly Preferred Experience

- Significant agricultural lending experience in a community bank or comparable relationship-driven financial institution.
- Approximately 15+ years of banking/lending experience preferred, with a stable record of increasing responsibility.
- Strong credit judgment and demonstrated ability to balance business development with disciplined risk management.
- Experience managing meaningful customer relationships and a substantial loan portfolio.
- Working knowledge of community banking operations, credit administration, compliance, and regulatory expectations.
- Demonstrated leadership capability, including coaching, collaboration, decision-making, and developing trust across an organization.
- Strong communication skills and the ability to build relationships with customers, employees, shareholders, regulators, and community leaders.
- High level of integrity, humility, professionalism, discretion, and accountability.

Preferred Experience

- Prior Senior Lender, Chief Lending Officer, Market President, Market Leader, or comparable leadership responsibility.
- Deep understanding of agricultural markets and rural community banking.
- Experience with commercial lending in addition to agriculture.
- Evidence of continued professional development, including graduate school of banking or other advanced banking education.
- Entrepreneurial mindset and desire to help grow an independent bank for the long term.
- Genuine interest in living in, serving, and becoming part of the Marysville-area community.

Key Success Metrics

- Strong transition and retention of key agricultural and other customer relationships.
- Disciplined portfolio growth with excellent credit quality and minimal losses.
- Credibility with the founders, Board, employees, shareholders, customers, and community.
- Visible contribution to business development and the bank's organic growth.
- Positive influence on team development, credit knowledge, accountability, and culture.
- Demonstrated progression from senior lender to broader bank-wide leadership responsibilities.
- Successful development as a credible successor who can preserve First Commerce Bank's culture while leading its next chapter.

About Marysville, KS

Marysville offers something increasingly difficult to find: a place where community still matters.

Located in north-central Kansas, Marysville combines an outstanding quality of life with excellent schools, strong civic pride, and a thriving agricultural economy. Residents enjoy a safe environment, short commutes, and the opportunity to make a meaningful impact both professionally and personally.

For candidates relocating to the area, Marysville and the surrounding communities offer the best of community banking life: close relationships, local decision-making, strong agricultural roots, and the ability to become deeply involved in the place you serve.

For the right leader, this role offers more than career advancement. It offers the chance to become an integral part of a community where relationships matter, and leadership makes a visible difference.

About Cornerstone Executive Search

Cornerstone Executive Search is a leading retained executive search firm that helps great companies recruit great people. For more than 40 years, our firm has excelled in serving our client companies with executive talent acquisition, leadership development and career transition services in Kansas City and across the Central Midwest region of the United States. Our firm has successfully completed more than 1,600 retained executive search assignments for C-suite, President, Vice President, Director and Management-level positions.

To apply for this position, please send resume or referrals to:

CORNERSTONE
EXECUTIVE SEARCH

CELEBRATIONG 40 YEARS IN EXECUTIVE SEARCH

5200 W 94TH TERR., SUITE 202, PRAIRIE VILLAGE, KS 66207
PHONE: (913) 225 - 9776
SUZANNEC@CORNERSTONE-KC.COM

PROJECT: 26-06-1226

CONSULTANTS TO MANAGEMENT IN EXECUTIVE SEARCH
MORE THAN 1600 RETAINED SEARCHES COMPLETED