

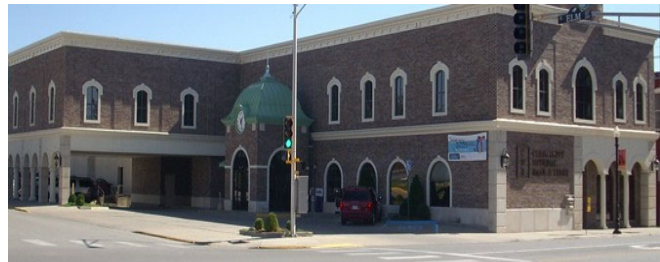


## CHIEF CREDIT OFFICER

### THE CLIENT

[Community National Bank & Trust](#), (CNB&T) chartered in 1987 in Chanute, Kansas, was established by a group of shareholders, including Dan Mildfelt (President and CEO), and Mike Mitchell, a local businessman. Dan Mildfelt, who joined as President and CEO in 1991, brought expertise from the Kansas City banking environment to drive the bank's vision forward. Built on a foundation of exceptional service, robust community support, superior financial products, and a passion for community banking, the bank has become a trusted partner to individuals and businesses alike.

With headquarters in Chanute, Ks, Community National Bank & Trust has grown into the 9th largest bank in Kansas. As of December 2024, the bank operates with 495 employees across 42 locations in Kansas, Missouri, and Oklahoma, with total assets exceeding \$2.2 billion.



A cornerstone of the bank's philosophy is active community involvement. Over the past three decades, the bank's management, directors, and employees have demonstrated leadership and dedication to local schools, 4-H groups, scholarships, cultural events, and other civic initiatives. The bank's financial support and engagement have often been instrumental in the success of many community activities.

Guided by its mission to provide exceptional leadership and banking services, Community National Bank & Trust is committed to fostering customer, employee, and shareholder success. Whether supporting businesses and agriculture in their growth, offering innovative financial solutions and a strong presence in residential lending the bank aims to meet customers at every stage of their financial journey with outstanding service and expertise.

## BANK LOCATIONS



## RESPONSIBILITIES

The Chief Credit Officer (CCO) manages the establishment of a centralized credit department focused on key underwriting with executives, who manage over 120 lenders within the bank. This includes streamlining operations by centralizing and regionalizing loan document preparation, appraisal review, and special assets to improve efficiency, consistency, and scalability in CNB&T's lending processes.

The CCO will work closely with a core group of 40 key lenders who are responsible for the majority of the loan volume and growth. These lenders have strong commercial lending backgrounds, though their skill sets are often specialized and narrow in scope. The CCO will play a critical role in mentoring these lenders, introducing new concepts and practices to help expand their expertise and support their ongoing development.

With a diversified loan portfolio, CNB&T is positioned to manage challenges such as agricultural cash flow fluctuations and commercial real estate downturns.

- 35% Consumer Real Estate
- 25% Commercial Real Estate
- 20% Agricultural
- 15% Traditional Comm. & Industrial
- 5% Consumer & Comm. Lease

The CCO, will be tasked with rapidly understanding the distinct characteristics of consumer real estate and agriculture loans, evaluating their strengths and weaknesses, and identifying potential future risks across these diverse borrower segments. This role demands adaptability and the ability to effectively manage a wide range of lending assets. It offers a unique opportunity to

contribute to the growth of the organization, navigate the complexities of larger credit portfolios, and address evolving regulatory requirements.

### SHORT-TERM, IMMEDIATE OBJECTIVES

- Integrate seamlessly into the organization and culture by building trust-based relationships with team members through open communication and collaboration.
- Gain a thorough understanding of current credit policies, practices, as well as internal reporting requirements.
- Advance the centralization of lending, credit functions and processes.
- Identify and implement opportunities to enhance efficiencies within lending and credit operations.
- Promote ongoing development of the lending team in alignment with the bank's lending and credit practices.
- Develop an understanding of the diversified lending portfolio, including consumer real estate and agriculture, while assessing potential future risks associated with these borrower groups.

### EDUCATION AND EXPERIENCE

- A bachelor's degree and a minimum of 5 years of experience in roles such as Chief Credit Officer, Senior Credit Administrator, Senior Lender, or Market President; or an equivalent combination of education and experience. Regulatory experience is a plus.
- Proven track record of success in leading and growing a financial institution.
- Superior enterprise risk management, compliance, and regulatory skills and abilities are necessary.
- Robust background in credit or examination, coupled with expertise in accounting and regulatory compliance within the banking industry.
- Deep understanding of financial operations and regulatory requirements to support the bank's continued growth and compliance efforts.
- Strong blend of regulatory expertise, accounting proficiency, and advanced credit experience.
- Preferred candidates will have experience overseeing larger credit portfolios (e.g., \$800M and above) and an understanding of community banking environments.
- As the bank expands, the CCO will manage heightened expectations from examiners and external auditors, while offering insights into complex credit underwriting processes.

### PERSONAL CHARACTERISTICS

- **Servant Leadership:** Demonstrates a commitment to supporting and uplifting team members, processes, and the organization.

- **Credibility and Respect:** Quickly establishes trust and respect with employees, senior leadership, the board of directors, customers, and other external constituencies through expertise, authenticity, and approachability.
- **Rural Banking Experience:** A strong understanding of and commitment to serving rural markets, with an appreciation for the unique needs and dynamics of these communities.
- **Adaptability to Diverse Backgrounds:** Comfortable working with loan officers who may not have formal credit training or advanced degrees but bring practical experience and dedication.
- **Effective Communication Skills:** Ability to communicate with a wide range of individuals, including over 40 commercial lenders weekly, and maintain semi-regular engagement with 15-20 lenders.
- **Patience and Training Skills:** Willingness to provide guidance and training in credit analysis, tax return evaluations, and other financial skills to team members in rural markets.
- **Strong Interpersonal Skills:** Understanding team members' perspectives, addressing questions outside of formal settings, and anticipating how lenders may respond to various issues.
- **Collaborative Spirit:** Ability to collaborate with a committed team of over 120 lenders and 500 employees while fostering a positive and supportive work environment.
- **Unwavering Integrity:** Embodies the highest ethical standards and reflects the values of the board and organization in every decision and interaction.
- **Professional Excellence:** Leads by example in areas such as work ethic, customer service, and professionalism, setting the standard for the organization
- **Visionary Leadership:** Balances strategic thinking with operational oversight, ensuring compliance, process efficiency, and alignment with organizational goals.



## GEOGRAPHIC LOCATION

Although this is a remote position, it offers flexibility in location. The CCO will be expected to attend executive management and board meetings once a month. The position is ideally located within 1 to 1.5 hours of the bank's footprint, which includes Kansas City, Tulsa, Edmond, Oklahoma City, Wichita, the northwest corner of Arkansas, Springfield, and Joplin. This proximity enables seamless integration with the team and active support of the organization's rural culture.

## COMPENSATION

CNB&T offers a competitive compensation package consisting of a base salary, bonus package and eligibility to participate in an Executive Stock Purchase Program. The company further offers a benefits package consisting of medical, dental, vision, life and disability insurance, plus a 401(k) program and company vehicle.

## NON-DISCRIMINATION

Our client and EFL Associates support equal opportunity for all individuals, regardless of age, race, gender, creed, national origin, disability, veteran status or any other protected category pursuant to applicable federal, state, or local law.

### CBIZ SEARCH SERVICES

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