Summer Internship

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 (Gowrie, Somers, Callender or Manson.)

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 the President/CEO.

• You will gain a full understanding of the day-to-day operations of a community banking organization.

Work Schedule

• 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 student's 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.

To apply for this intern position, please forward resume and cover letter to kblack@heartlandbanks.com. The cover letter may be addressed to:

Heartland Bank

Kevin M. Black, President/CEO

1113 Market Street

PO Box 67

Gowrie, IA 50543