Samuel Whitaker

Credit Officer

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SKILLS

- Credit Analysis
- Credit Approval
- Credit Policy
- Regulatory Compliance
- Agricultural Lending
- Commercial Lending
- Excel
- PowerPoint
- Negotiation Skills
- Communication Skills

EDUCATION

Bachelor of Science 05/2016

University of Nebraska-Lincoln

Lincoln, NE

Agricultural Economics

SUMMARY

Credit officer with 10 years in commercial and agricultural lending at Nebraska banks, holding $5M in individual approval authority. Approves and structures credits, enforces credit policy and regulatory compliance, and oversees credit analysis on a $520M portfolio with 4 analysts. Uses negotiation skills to settle loan structure with lenders before committee.

EXPERIENCE

Credit Officer

07/2021 - Present

Platte River National Bank — Omaha, NE

Bank with $3.6B in assets and commercial, agricultural and real estate lending groups.

- Approve **140** loan requests a year within a $5M authority and co-sign larger credits for senior loan committee.
- Oversee credit analysis by 4 analysts, setting priorities and reviewing every memo before approval.
- Rewrote credit policy sections on concentration limits and agricultural lending, adopted by the board in 2024.
- Manage regulatory compliance reviews with OCC examiners, closing the 2025 exam with no credit-related matters requiring attention.

Senior Credit Analyst

05/2016 - 06/2021

Heartland Prairie Bank — Lincoln, NE

Community bank with $1.2B in assets and a large farm and agribusiness loan book.

- Analyzed 60 commercial and agricultural loan requests a year up to $12M, including grain, cattle and farmland credits.
- Modeled yield history, crop insurance and commodity price stress in Excel for 85 farm operating lines.
- Presented credits to loan committee in PowerPoint with a 96% approval rate.
- Trained 3 new analysts on spreading, global cash flow and ag collateral valuation.