

# Hello!

Great to meet you.

You probably want to know a little bit more. We totally get it. You're a loan officer. A mortgage expert. A smart cookie. You've got options. Why should you come to nbkc? Because we love brilliant, driven, curious people, and we think this could be the start of something amazing. So, take a look, jot down some questions and let's get to know each other better.



## We are nbkc bank

We're not like other banks, or at least that's what our 400+ employees and thousands of customers across the country tell us.



We're high-tech & high-touch with a focus on...

innovation

simplicity

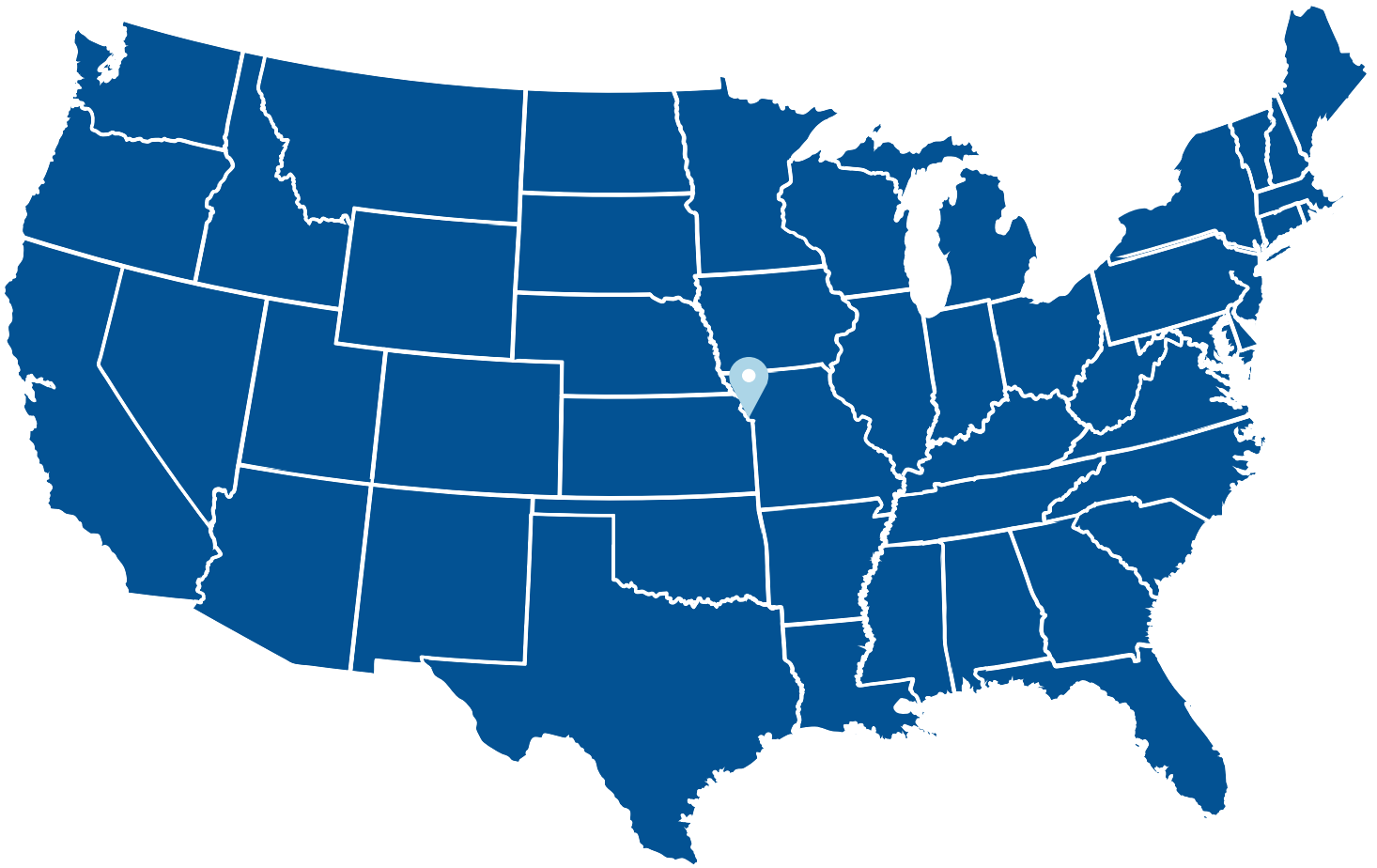
listening

people

Here's more of what our customers are telling us.

(Go ahead, click them.)





We're not your old-school community bank. We provide home loans in all 50 states, help people and businesses safely move, save and borrow money, whenever, wherever they are.



We still believe that relationships are vital. By using the very best technology available, our human interactions and customer experience can continue to be better and better. And when we can't find the tech we need, our development team builds it.

**In a nutshell, we do things**



**than any other bank.**

# What makes us so unique?

Lots of things. Our culture is something we're particularly proud of.



nbkc'ers work very hard and run pretty fast. But we like to have a lot of fun. Yes, what we do is serious, but that doesn't mean we have to take ourselves so seriously all the time. We are **quirky, intercollegiate, competitive**, entrepreneurial achievers who make working at nbkc an amazing experience.



(Ask us about our beer club later.)

nbkc's culture and people are our biggest assets. We know that we are not for everyone. For those that protect and curate our culture, we want their experience to be second to none.



Our employees think we're pretty great.

Check us out on



Our customers do, too.



4.5 of 5  
1,800+ reviews



4.79 of 5  
770+ reviews



4.94 of 5  
13,400+ reviews



4.8 of 5  
6,200+ reviews

We have long-standing partnerships with:



We're also a direct seller and servicer for:



Fannie Mae®



# How do we size up against our competition?

## You decide.

### Volume

- We funded \$7.1 Billion in loans in 2020 alone
  - LO's averaged 16 closed units per month in 2020 and funded just under \$6M per month
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### Speed\*

- Average number of days to close a purchase is 6 days faster than peers
  - Average number of days to close a refi is 19 days faster than peers
  - Average 16 days faster on all loan closings vs. all other lenders (large and small)
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### Techology

- Appraisal Waivers (both Fannie & Freddie) – saves time and borrowers money
- Asset validation tools – eliminates the need for bank statements
- Income validation tools – eliminates the need to collect W-2's and paystubs

\* Ellie Mae scorecard

# Loan Originator

## at-a-glance

### Create a 5-star borrower experience

- Know your stuff (VA, FHA, Conforming)
- Advocate for your clients trying to buy a home
- Use “Best in Class” technology (Appraisal Waivers and Income/Asset electronic verification)
- Close early by being a good partner with OPS
- Make a complicated/scary process pleasurable

### Promote your personal and nbkc bank brands

- Use customer surveys to promote yourself to influencers
- Insert yourself into the purchase ecosystem
- Use bank-provided leads to generate 3X additional business
- Use social media (with help from nbkc) for client education
- Work toward a goal of 100% self-sourced business in five years
- Over-communicate with RE agents and referral sources

### Convert bank-provided leads to happy customers

- Engage with customers the way they wish to communicate
- Engage customers when they wish to communicate
- Use our proprietary loan proposal to spark communication/more sales
- Sell the benefits of a pre-approval over a pre-qualification letter
- Follow up on all pre-qualification and pre-approval letters daily
- Return calls/emails/texts from customers and referral sources within minutes

## What success looks like...

Close **\$3M+** every month (10-12 units)

**50-125** outbound calls per day

Earn a **5-star** review from every closed borrower

Working pipeline of **20-30** files while maintaining work/life balance

Increase self-sourced business by **20%** each year

Fixed and adjustable rate mortgages

Compliance regulations B,C,X,Z, TRID

VA / FHA / Agency guidelines



## Knowledge

Mortgage insurance (monthly & single premium)

DU, LP, Work Number, LoanBeam, AccountChek

Strong customer service skills

# Here are some of the benefits you might like



## Paid time off

Employees earn 4 weeks of PTO per year, prorated by hire date. Employees also earn 8 hours of Volunteer Time Off annually as well as a day off to celebrate their birthday.



## Sabbaticals & Anniversary Awards

At years 3 and 5, nbkc provides anniversary awards towards your 401(k), Health Savings Account, PTO, Wellness Accounts, or a Southwest Travel voucher. Think that's cool? After 10 years, employees enjoy a paid 4-week sabbatical!



## 401K

Dream. Save. Retire. Our Retirement plan offers immediate vesting, a 6% match and several investment options to ensure that you can live your best life upon retirement.



## Flex First Program

Employees are offered the opportunity to work in the office, remotely or hybrid based on their roles and responsibilities for the bank. Flexibility and balance are important to us at nbkc, and we want to offer both to our employees.



## Wellness Programs

nbkc believes that being healthy goes beyond physical health. Mental, financial, and social health are all just as important and impact your overall health and happiness. That is why we offer a Caregiver Concierge, Wellness Spending Account, and two EAP programs, all available to employees at no cost. In addition, we hold wellness related lunch & learns, webinars and programs and activities throughout the year.



## Twelve bank holidays

We observe 12 holidays each year and our offices are closed on:

|                  |               |
|------------------|---------------|
| New Year's Day   | Labor Day     |
| MLK Jr. Day      | Columbus Day  |
| Presidents Day   | Veteran's Day |
| Memorial Day     | Thanksgiving  |
| Juneteenth       | Christmas Eve |
| Independence Day | Christmas Day |



## Medical

We offer two medical plans. One is even free for employees!

Flex Spending, Dependent Care, and Health Savings Accounts are all also available.

## Teladoc

Whether it's everyday medical questions, or behavioral health needs, Teledoc is available to all employees with a nbkc Health Plan. Most appointments take about 10-15 minutes and doctors may write prescriptions, if needed.



## Parental & Maternity Leave

As a part of our family, we want you to be with yours. nbkc offers Parental and Maternity leave programs so that our employees can focus on what's important when it's time to expand their families.



## Dental

Our Delta dental plan offers 100% coverage for preventative services and 50% coverage for orthodontia.



## Vision

nbkc offers Surency Vision. This plan offers a \$10 co-pay for routine eye exams and coverage for hardware on an annual basis.



## Short & long term disability

We offer short term and long-term disability insurance fully paid for by the company. We pay 100% of the premiums for both short and long term disability.



## Life insurance policy

We provide a group term life insurance policy for all full time employees. Employees also have the option to purchase additional life insurance for their spouse and child(ren).



# But we've got some other special benefits you won't find just anywhere.

- Cool and different work environment
- Employee-led social clubs
- Fitness Center
- Fitness challenges
- Game rooms and arcade games on every floor
- People who like what they do

## So, if you are...

- Curious by nature
- Energized by a fast-paced environment
- A risk taker
- Competitive
- Success-driven
- Excited to help others succeed
- Ready to be a #badassbanker...

## join us.

**Together, we can see things,  
solve things and do things,  
differently.**

[nbkc.com/careers](https://nbkc.com/careers)

