



Joseph Penning, Loan Officer, Exchange Bank Troy Branch

Exchange Bank & Trust
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Joseph ("Joe") joined Exchange Bank in 2013. His enthusiasm for his job is evident. "I get to work in a great environment with awesome people doing a job where I help people and interact locally," he said. His agricultural experience makes him a perfect fit for the Troy branch. "Agriculture runs deep in my family. I have been involved in agriculture my entire life. My family has row crop and cattle. My uncle runs a dairy. And, while at college I ran the swine unit at the university farm." He's able to use this invaluable knowledge while working with local farmers and ranchers in Troy. "A big part of what I do in Troy involves agriculture. I grew up on a farm in Potter, so being able to interact with the local farmers and ranchers is a big deal to me. I will always have the need and want to stay involved in agriculture." Not only is Joe a loan officer, but he also fills in as a teller when needed and is eager to assist customers in any way he can.

Joe graduated from Fort Hays State University with a bachelor's degree of science in agriculture. His community involvement includes being a member of the Troy Lions Club. He enjoys working on cars and several outdoor activities including: farming, ranching, fishing, and hunting. He also enjoys spending time with his family and friends. The Exchange Bank family is happy to have him on board.