

JOB DESCRIPTION

TITLE: Ag/Commercial Loan Officer

INCUMBENT:

SUPERVISOR: Regional Manager-Ag/Commercial Lending

STATUS: Full-time; exempt

GRADE: 9

DATE: 4/2018

BASIC FUNCTION: Primary role is to originate, underwrite and service larger lines of credit including a variety of commercial and agricultural loans, both secured and unsecured, all within established lending limits. Serve as a key business developer.

MAJOR DUTIES - ESSENTIAL

1. Develops and manages loan accounts within established lending requirements.
 - a. Interviews loan applicants. Collects and analyzes financial and related data to determine general creditworthiness of the prospect and merits of the specific loan request.
 - b. Establishes, and negotiates where necessary, terms under which credit will be extended, including costs, repayment methods and schedule, and collateral requirements.
 - c. Monitors current creditworthiness of existing customers and loans. Collects and analyzes information through direct inspection of the applicant's business and/or collateral, review of financial reports, personal interview and other means. Follows departmental procedures to report and/or collect problem accounts.
 - d. Develops material for and makes loan presentations to the officers' and directors' loan committees.
2. Provides key business development for the bank.
 - a. Calls on potential or existing customers to develop new business and increase or retain existing business for both the loan and trust departments.
 - b. Cross-markets the financial institution's products and services.
 - c. Promotes a favorable image of the financial institution in all business activities within the community and markets served by the organization.
3. Undertakes special projects relating to departmental services as assigned by Senior Loan Officer.
4. Every effort has been made to identify the essential functions of this position. However, it in no way states or implies that these are the only duties you will be required to perform. The omission of specific statements of duties does not exclude them from the position if the work is similar, related, or is an essential function of the position.

MAJOR ACCOUNTABILITIES

1. Compliance with banking industry regulations; federal and state statutes and applicable bank policies.
2. Superior sales production.
3. Quality service delivery and positive customer and community relations.
4. Timely identification and remediation of problem loans.
5. Timely and accurate reports.

NATURE AND SCOPE: Work requires an extensive knowledge of a particular field and exercise of judgment in the analysis of facts or conditions. May need to devise methods or adapt standard procedures to meet different conditions. Makes decisions based on precedent and policy. Occasional supervision provided, while working toward a definite objective using a wide range of procedures.

SUPERVISORY AUTHORITY: None

WORKING RELATIONSHIPS - INTERNAL: Work closely with all loan personnel.

WORKING RELATIONSHIPS - EXTERNAL: Relationship focused, requires extensive contact with customers. Serve the needs and provide leadership in community activities. Serve as a responsible corporate citizen.

KNOWLEDGE, SKILLS & ABILITIES

Education/Experience: College Degree with advanced specialized knowledge in finance and/or agriculture business. 3+ years Ag or commercial lending or related relevant experience required including knowledge of FSA and SBA programs.

Equipment Used:

Personal Computer Telephone
Copier/Scanner/Printer/Fax

Hearing/Visual/Physical Requirements: Must be able to receive customer and staff requests and assignments through verbal and written communication. Physical capacity to do on-site inspections, may require climbing, walking considerable distance and inclement weather conditions. Working with a computer is important so clear vision of screen is imperative.

Skills: A high level of interpersonal skills to represent the bank positively to significant external publics and customers is needed. A high level of analytical skill needed to conduct initial loan analyses and monitor the loan progress.

Confidentiality: Has regular access to confidential data.

Sociological: Must work well under stress and adapt to change.

SIGNATURES

Employee Signature

Employer Signature