

Ag Loan Officer Position Job Description

Department: Loan Dept.

Reports To: President

Status: Salaried/Non-Exempt Position

Summary: Underwrites loan applications according to approved policies, prepares credit memos and presents requests to loan committee for approval. Closes loans and maintains borrower files and financial cash flows, as well as conducts annual collateral and farm inspections.

Major Duties & Responsibilities:

- Represents the institution to the public; market the institution's loan products.
- Screens request from potential applicants and explain lending parameters.
- Reviews loan applications from prospective borrowers based upon approved underwriting policies.
- Follows-up with applicants and secures the necessary information to underwrite the loan, conduct site visits if needed. Provide assistance to help potential borrowers successfully qualify for financing.
- Negotiates loan structure; negotiates work-out or default situations.
- Prepares credit memo with financial analysis.
- Presents loan requests to loan committee.
- Works with borrower and title company (if applicable) to confirm that conditions of funding are met to close the loan.
- Conducts collateral reviews and annual farm inspections.
- Prepares loan documents, reviews titles and files all necessary loan documents.
- Assemble and maintain complete loan files.
- Services own loan portfolio.
- Works cooperatively and constructively with a wide variety of people within the bank and within the community.

Education & Experience:

- Bachelor's degree in business, finance, agriculture, ag-econ, or related area.
- Five or more years' experience in lending, banking or ag-related field.
- Good sales, organizational, managerial, and interpersonal skills.
- Good oral and written communication skills.
- Strong analytical, time management skills with a high level of attention to detail.

For additional information, contact Tonya Barta or Leslie Smith at 785-364-4691.