



Agricultural Loan Officer — Job Description

Position Summary

We are looking to fill an Agricultural Loan Officer (Ag Lender) position in our Satanta, Kansas location where the successful candidate will develop and manage a portfolio of agricultural lending relationships. This role works directly with producers and agribusiness clients with their operating, equipment, real estate, and livestock financing needs; analyzing repayment capacity and collateral; properly structuring and pricing loans; and monitoring performance to support sound credit quality and long-term customer success.

Key Responsibilities

- Build, expand, and retain a portfolio of agricultural lending relationships through referrals, prospecting, and community involvement.
- Interview borrowers; gather financial statements, tax returns, production history, and borrowing requests; and document loan purpose and repayment sources.
- Analyze creditworthiness, cash flow, working capital, leverage, liquidity, and sensitivity to commodity and weather risk.
- Underwrite and structure credit facilities (operating lines, equipment loans, livestock loans, and agricultural real estate loans) consistent with policy and risk appetite.
- Prepare loan presentations/memos including risk rating, collateral analysis, covenants, pricing, and exception requests.
- Ensure compliance with lending regulations and internal procedures (e.g., adverse action, flood determination, appraisal requirements, documentation standards, and customer identification).
- Coordinate closing activities and ensure accurate, complete loan documentation and lien perfection (UCC filings, security agreements, mortgages, assignments, collateral inspections).
- Monitor portfolio performance: renewals, covenant tracking, financial updates, collateral values, insurance, and annual reviews.
- Identify emerging credit concerns early; recommend and implement action plans (restructures, workouts, collections) in partnership with credit administration.
- Represent the organization at producer meetings, trade associations, and local/community activities.
- Serve on various internal bank committees.

Preferred Qualifications

- Bachelor's degree in Finance, Accounting, Business, Agricultural Economics, Animal Science, or a related field.
- Working knowledge of financial statement analysis, cash flow underwriting, collateral evaluation, and credit documentation.
- Ability to communicate clearly with producers and business owners and to explain loan terms, conditions, and financial concepts.
- Strong organizational skills with the ability to manage renewals, deadlines, and multiple customer relationships.
- Proficiency with common office software and loan/credit systems.
- Valid driver's license and a willingness to travel to customer settings and other bank locations.
- Knowledge of crop and livestock production cycles, local market conditions, and common ag risk management tools (insurance, hedging, forward contracts).

Desired Skills & Competencies

- Credit and financial analysis (income statements, balance sheets, tax returns, and cash flows).
- Sound judgment and attention to detail; strong documentation discipline.
- Negotiation and problem-solving; ability to balance customer needs with risk controls.
- Clear written communication for credit memos and customer correspondence.
- Time management and prioritization in a deadline-driven environment.
- Professionalism and confidentiality with sensitive customer information.

Benefits

Centera Bank offers a competitive total compensation package. Benefits include Health, Dental, Life Insurance, Long Term Disability Insurance, Paid Time Off, Paid Holidays, 401k Plan, Wellness Program, Gym Membership, and Bank Clothing Allowance.

Work Environment & Physical Requirements

This position is performed in a professional office setting with occasional travel to customer locations, including farms, ranches, and agricultural facilities. Evening or weekend events are rare but may be required. May involve walking uneven ground, climbing steps, and periodic lifting/carrying of materials up to approximately 25 lbs.

Equal Employment Opportunity

Centera Bank is an Equal Opportunity Employer. The preceding job description has been designed to indicate the general nature and essential duties and responsibilities of work performed by employees within this classification. It may not contain a comprehensive inventory of all duties, responsibilities, and qualifications required of employees to do this job.

Interested applicants, please send resumes to:

mwl@centerabank.com

Centera Bank
Attn: Matthew Lee
P.O. Box 39
Satanta, KS 67870