Agriculture Loan Officer

Overview

Walton State Bank is seeking an experienced and relationship-focused Agriculture Loan Officer to develop and manage a portfolio of agricultural lending relationships. This position is responsible for originating, underwriting, structuring, and servicing agricultural loans while maintaining strong customer relationships and supporting the Bank's commitment to local farmers, ranchers, agribusinesses, and rural communities.

The ideal candidate will possess a solid understanding of agricultural operations, production cycles, farm management practices, and agricultural financial statements. This individual will work closely with customers to provide tailored lending solutions while ensuring compliance with Bank policies and sound credit practices.

Key Responsibilities

Relationship Management & Business Development

- Develop, grow, and maintain relationships with agricultural producers, ranchers, agribusinesses, and rural business customers.
- Proactively identify new business opportunities through networking, referrals, community involvement, and customer contacts.
- Meet with customers to understand financing needs and recommend appropriate loan and deposit products.
- Maintain regular contact with customers to ensure a high level of service and identify opportunities for additional banking relationships.
- Represent Walton State Bank at agricultural events, trade shows, producer meetings, and community functions.

Lending & Credit Administration

- Originate, underwrite, and manage agricultural and commercial loan relationships.
- Analyze financial statements, tax returns, cash flow projections, production histories, and other financial information to assess repayment capacity.
- Structure loans that appropriately address customer needs while mitigating risk to the Bank.
- Prepare loan presentations and credit memorandums for approval by management and loan committees.

- Evaluate collateral, including farmland, equipment, livestock, crops, and other agricultural assets.
- Ensure loan documentation is complete, accurate, and compliant with Bank policies and regulatory requirements.
- Monitor loan performance and conduct periodic credit reviews to identify and address potential risks.
- Maintain an acceptable level of portfolio quality through proactive credit management and collection efforts when necessary.

Agricultural Expertise & Portfolio Management

- Maintain current knowledge of agricultural markets, commodity prices, industry trends, government programs, and economic conditions affecting customers.
- Understand production agriculture practices, including row crops, livestock operations, and agribusiness enterprises.
- Conduct on-site farm and ranch visits to evaluate operations, collateral, and management practices.
- Monitor borrowing relationships to ensure compliance with loan covenants and reporting requirements.
- Work collaboratively with Credit Administration and Loan Operations to ensure efficient loan processing and portfolio management.

Compliance & Risk Management

- Adhere to all Bank policies, lending procedures, and regulatory requirements.
- Identify policy exceptions and recommend appropriate mitigating factors.
- Exercise sound judgment in credit decisions while balancing customer service and risk management objectives.
- Maintain strict confidentiality regarding customer and Bank information.

Qualifications

- Bachelor's degree in Agricultural Business, Finance, Accounting, Business Administration, Economics, or a related field preferred.
- Minimum of three (3) years of agricultural lending, commercial lending, agricultural production, or related financial services experience preferred.

- Strong understanding of agricultural operations, commodity production cycles, and agribusiness management.
- Knowledge of financial statement analysis, cash flow analysis, and agricultural credit underwriting.
- Ability to evaluate repayment capacity, collateral adequacy, and overall credit risk.
- Exceptional relationship-building, business development, and customer service skills.
- Strong written and verbal communication abilities.
- Excellent organizational and time-management skills.
- Proficiency with Microsoft Office applications, including Excel and Word.
- Ability to work independently while collaborating effectively with internal teams.

Preferred Qualifications

- Existing agricultural and business relationships within the local market.
- Experience with real estate-secured agricultural loans, equipment financing, operating lines of credit, and livestock lending.
- Knowledge of USDA, FSA, and other agricultural lending programs.
- Formal agricultural lending training or banking school certification preferred.

Why Walton State Bank?

At Walton State Bank, we are committed to supporting the agricultural community that serves as the backbone of our local economy. We offer a collaborative environment where employees are empowered to build meaningful customer relationships, contribute to community growth, and develop rewarding careers in community banking.

Equal Employment Opportunity

Walton State Bank is an Equal Opportunity Employer and is committed to maintaining a workplace free from discrimination and harassment. Employment decisions are made without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, disability, veteran status, genetic information, or any other characteristic protected by applicable law.

Compensation

Pay Range: Competitive and commensurate with experience, qualifications, and market conditions.

Please apply by submitting a copy of your resume to career@waltonstatebank.com and put the job title you're applying for in the email subject line.