



TITLE: Commercial/Ag Loan Officer
RELATIONSHIPS: Reports to: Market President
Committees: Serves on the Loan Committee and any others assigned

JOB SUMMARY: The Commercial/Ag Loan Officer will be responsible for generating new business, managing a portfolio of commercial and agricultural loans and ensuring compliance with lending policies and regulations.

MAJOR RESPONSIBILITIES:

- Develop and maintain relationships with new and existing Commercial and Agricultural customers to understand their financial needs and objectives.
- Communicate with customers to explain loan products, terms and conditions.
- Analyze financial statements, credit reports and other relevant information to assess the creditworthiness of loan applicants.
- Structure and present loan proposals to the Loan Committee for approval.
- Negotiate loan terms and conditions with customers, ensuring alignment with company policies and Risk Management.
- Monitor the performance of the loan portfolio, identify and address any potential risks or delinquencies.
- Stay informed about market trends, industry developments and competitor offerings to identify new business opportunities.
- Develop new business by calling on existing and potential customers. Actively participate in community affairs. Cross-selling Bank services as appropriate.
- Additional duties may be assigned from time to time which are deemed to be within the employee's capabilities.

CORE RESPONSIBILITIES:

- Ability to exercise sound judgment and to observe the highest degree of confidentiality in the handling of information.
- Strong understanding of Commercial and Ag lending products, credit analysis and risk assessment.
- Excellent interpersonal and communication skills, with the ability to build and maintain strong customer relationships.
- Thorough understanding of Bank products and services.
- Professional demeanor in appearance, interpersonal relations, work ethic and attitude.

- Ability to adhere to Bank policies and procedures.

AUTHORITY: The Loan Officer shall have the authority to do whatever is necessary and to make any decisions necessary to effectively carry out his/her duties within the confines of established Bank policies and procedures as set forth by the Board of Directors, and within regulatory guidelines.

QUALIFICATIONS & STANDARDS: Bachelor's degree in a business field of study and 5+ years of experience.