

**The Bank of Tescott**  
Job Description

**Job Title:** Agriculture Loan Officer  
**Prepared:** 2018  
**Exempt**

**Summary:** Originates, manages, and supervises a portfolio that could be comprised primarily of agriculture and commercial loans. Develops and expands existing banking relationships. Advise borrowers on financial status and payment methods. Represents the bank in local community through active volunteering in community affairs; participates in marketing all the bank's products and services.

**Essential Duties and Responsibilities** include the following. Other duties may be assigned.

- Interviews applicant and requests specified information for loan application.
- Obtain and compile copies of loan applicants' credit histories, corporate/personal financial statements, and other financial information.
- Analyzes applicant financial status, credit, and property/asset evaluation to determine feasibility of granting loan or submits application to Chief Credit Officer and Loan Committee if above lending authority.
- Compiles loan package and facilitates negotiation of loan structure with applicant, including fees, loan repayment options, and other credit terms.
- Ensures loan agreements are complete and accurate according to Loan Policy and compliance.
- Assures timely loan closing and funding activities.
- Monitor and identify credit deterioration within assigned portfolio and report potential downgrades to Loan Approval Committee or Chief Credit Officer.
- Identifies and analyzes potential loan markets to develop prospects for new loan growth.
- Promotes and cross-sells other products and services as appropriate to customer needs.
- Collection of past due loans in portfolio.
- Maintains proficiency in using all applicable software to this position.
- Regular and reliable attendance.

**Core Competencies**

- **Initiative** – Takes action to influence events. Generates ideas for improvement, takes advantage of opportunities, and suggests innovations. Is a self-starter; recognizes what and when things need to be done; seeks out new tasks and expands abilities; works for the better needs of the business, not just his/her own position.
- **Planning & Organizing** – Plans and organizes tasks and work responsibilities to achieve objectives. Schedules activities/projects and completes by deadlines. Allocates and uses resources properly.

- **Integrity** – Shares complete and accurate information. Maintains confidentiality and meets own commitments. Adheres to organizational policies and procedures.
- **Judgment/Decision Making** – Makes well thought out and timely decision; considers all pertinent facts and alternatives before deciding on the most appropriate action. Has good perspective and remains focused on critical issues; consistently adheres to and supports company policies/procedures; requires little to no supervision to produce high quality work. Commits to decision.
- **Accountability/Reliability** – Accepts responsibility for his/her own actions; can be relied upon to complete the job required; will follow through on what he/she says they will do and holds others accountable in the workplace.
- **Self Aware** – Recognizes how his/her actions impact others; is in tune with his/her strengths and weaknesses and takes actions to improve; learns from mistakes and shows commitment to change behaviors.
- **Customer Focus** – Provides excellent customer service to internal and external customers by identifying customer wants and needs and responding accordingly and in a timely manner; supports business and revenue growth by sharing and supporting innovative ideas; focuses on opportunities to suggest new services to customers.
- **Stress Tolerance** – Displays emotional resilience and the ability to withstand pressure on an ongoing basis. Deals with difficult situations while maintaining performance. Seeks support from others when necessary and uses appropriate coping techniques.
- **Conceptual Thinking** – The ability to identify and evaluate resources and plan for the utilization through the execution of comprehensive, long-range plans.
- **Leadership** – Leads by example. Words and deeds are consistent with stated values.

**Supervisory Responsibilities:** None

### **Work Environment**

This job operates in a bank branch office. It is a professional environment. Occasional work outdoors participating in customer collateral inspections, with exposure to all weather conditions.

### **Physical Demands**

This is primarily a sedentary position requiring the use of typical office equipment such as a computer, laptop, phone system and cell phone. This position will, on occasion also require standing, stooping, reaching, lifting (up to 25lbs).

### **Expected Hours of Work**

Days and hours of work can vary, with average hours of Monday thru Friday, 8 am to 5 pm. Saturday rotation.

### **Travel**

This position will rotate between all our branch offices, located in Salina, Lincoln, Tescott and Lindsborg. Some travel will be required for customer collateral inspections.

**Preferred Education and Experience**

Bachelors' degree in business, finance or agricultural economics. Previous lending (at least 3 years)/credit analyst experience required.

**Other Duties**

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this position. Duties, responsibilities and activities may change at any time with or without notice.

**Signatures**

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee \_\_\_\_\_ Date \_\_\_\_\_

President \_\_\_\_\_ Date \_\_\_\_\_