



Division: American Bank Center	Title: Ag Banking Officer
Department: Ag Banking	Supervisor: Ag Banking Manager

POSITION SUMMARY:

This position is responsible for developing and maintaining relationships with agricultural-based customers. Will solicit and originate quality loans, deposits, and special products and services with customers.

SUPERVISION RECEIVED:

Works under the supervision of the Ag Banking Manager.

SUPERVISORY RESPONSIBILITIES:

None.

PRIMARY DUTIES AND RESPONSIBILITIES:

1. Responsible for cultivating new and existing agricultural customer relationships.
2. Must fully understand loan policy and procedures and recommend enhancements, as needed.
3. Maintain a lending portfolio, approving credit within approved lending authority. Must maintain appropriate and complete documentation and files, as necessary.
4. Make customer contacts, field inspections, and business visits, as necessary.
5. Will analyze asset and repayment quality on existing loans and loan applications.
6. Will recommend banking products and services, based on customer analysis.
7. Responsible for collection of delinquent loans.
8. Keep abreast of current industry trends, new programs, and regulations.
9. Responsible for promoting teamwork and open communication among all business functions of the organization and with other departments.
10. Responsible for promoting the organization in the community through participation in various civic and community events, activities, committees, and organizations.
11. Must maintain a high level of confidentiality and professionalism regarding all employee and customer issues and information.
12. Contribute to the overall success of the organization by leveraging opportunities as they relate to all entities of American Bancor, Ltd.
13. The employee will adhere to all banking rules and regulations, including but not limited to the requirements of the Bank Secrecy Act. In addition, the employee will be proactive in the prevention of illegal activities, will vigilantly look for activities that may constitute any type of fraud including money laundering, and will report any suspicious activity to the BSA Officer.

QUALIFICATIONS:

1. Bachelor's degree in accounting, finance, economics, or other business related field preferred.
 2. Minimum three years related banking experience.
- OR
3. An acceptable combination of education and experience.

ADDITIONAL RESPONSIBILITIES & COMMITTEES:

1. Other responsibilities as determined by Subsidiary.
2. Committees to be determined by Subsidiary.