First Community Credit Union

JOB POSTING

POSITION TITLE: Ag Loan Officer Trainee

POSITION SUMMARY
Under the direction of the assigned manager, responsible for the origination, underwriting and closing of secured and unsecured agricultural loans in accordance with established lending objectives and in compliance with Credit Union policies, procedures and regulatory requirements.

ESSENTIAL DUTIES AND RESPONSIBILITIES
1. Enthusiastically support the Credit Union’s focus on member sales and service. Establish and build relationships with members, providing advice and financial expertise. Seek out sales and cross-selling opportunities and make referrals to business partners to generate new business and deepen existing relationships.
2. Assist manager in attaining branch sales goals to support overall Credit Union financial goals.
3. Conduct interviews with existing and prospective members for agricultural loans for operating, machinery, livestock and farm real estate. Determine member financing objectives and inform members of product and pricing policies and guidelines.
4. Gather and evaluate background information on loan applicants, including current and historical balance sheets and income and expense records, credit bureau reports; verify debts and assets and complete analysis of projected income and expense and debt service. Input financial information in WebEquity.
5. Working with manager, identify risks and weaknesses in transactions and find ways to mitigate risks. Recommend and outline terms of loan and determine collateral needs and payment plan; determine eligibility of loan, obtaining approval from assigned manager and/or loan committee and notifying member of loan decision.
6. Partner with appropriate resources to complete loan documents and disburse loans when approved. Direct and participate in the closing of member’s agricultural loan agreements ensuring that all required closing documents are prepared and processed accurately.
7. Service, monitor and review loan portfolio on a regular and continuing basis. Work with manager to ensure compliance, proper loan rating, timely past due management and problem loan detection. Initiate appropriate corrective action, as necessary.
8. Respond to member in-person and telephone inquiries, requests, and problems, taking ownership to resolve issues within given authority in a timely manner in accordance with member expectations and in compliance with operational and compliance procedures.
9. Maintain the integrity of the member relationship management solution and sales program by accurately recording and tracking member encounters.
10. Display a pleasant, professional and positive manner on the job and follow guidelines established in the Code of Ethics and Conduct and the Employee Handbook to include the dress code, punctuality, and confidentiality policies. Regular attendance is necessary to perform the duties of the position.

EDUCATIONAL/EXPERIENCE REQUIREMENTS

EDUCATION/CERTIFICATION:
- Bachelor’s degree in business, finance, economics, agriculture, or a related field from an accredited college or university.

EXPERIENCE REQUIRED:
- One year experience in customer service.
- Working knowledge of financial accounting with the ability to analyze financial statements.
- Experience in sales or promoting products and services.