



## **Ag/Commercial Loan Officer**

### **Job Summary**

Reporting to the Market President, the primary responsibility of this position is to generate, negotiate, underwrite, and coordinate the closing of agriculture and commercial loans. This position will be responsible for managing a loan portfolio in compliance with bank policy and procedure and includes responsibilities with loan pricing, underwriting, credit quality, delinquency, loan losses and fee income. This position must have a solid understanding of credit and loan analysis. The position should be familiar with local, state and federal programs that may benefit KodaBank customers.

### **Key Job Responsibilities**

- Work effectively as part of the KodaBank team.
- Generate loans within bank policy and procedure. Secure complete applications, underwrite and make good decisions relative to pricing, collateral and loan tenor.
- Ensure all banking activities are conducted within compliance of bank policy and banking regulations.
- Understand the fundamental strategic direction of the bank and lead implementation of those strategies.
- Prepare loan presentations and get required approval.
- Participate in bank credit and management committees.
- Build relationships and network with key leaders within the region.
- Work with credit analysts and loan doc prep staff to delivery exceptional service.
- Promote a positive image of the bank in the communities and region.
- Exhibit effective communication skills to team members at all levels of the bank and its customers.
- Ensure all bank credit policies and procedures are followed. Demonstrate knowledge of state and federal lending regulations and ensure all lending activities are in compliance.
- Negotiate acceptable loan rates, terms and conditions.
- Make collateral inspections per policy.
- Develop a marketing plan to achieve desired growth expectations.
- Assist with bank reporting and compliance areas as requested.
- Promote a positive image of KodaBank in the community and region.

### **Education and Special Requirements:**

- A four year degree in agricultural economics, banking, business administration, finance, accounting or equivalent experience.
- 5 years of lending experience is preferred.
- Understanding of agriculture and crops specific to the region served.
- Knowledge of bank lending laws and regulations.
- Ability to work under stress, strict timelines and handle difficult situations.

***KodaBank is an equal opportunity employer.***