



Ag 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 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 agriculture loan analysis. The position should be familiar with local, state and federal ag loan programs that may benefit KodaBank customers.

Key Job Responsibilities

- Work effectively as part of the KodaBank team. Demonstrate a positive attitude with co-workers. Adjust quickly to different work situations and remain composed in stressful situations. Look for ways to help team members versus waiting to be asked.
- Generate loans within bank policy and procedure. Secure complete applications, underwrite and make good decisions relative to pricing, collateral and loan tenor.
- Understand direct and guaranteed business loans. Understand the process for underwriting, pricing, processing and participating loans.
- Analyze and underwrite agriculture operating line of credits, term and real estate loans.
- Prepare loan presentations and get required approval.
- Maintain acceptable levels of delinquency, credit quality and loan charge-offs.
- Be responsible for contents of each loan file.
- 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.
- Solicit new business relationships, expand current relationships and provide excellent service to customers.
- Negotiate acceptable loan rates, terms and conditions.
- Make collateral inspections per policy.
- Develop a marketing plan to achieve desired growth expectations.
- Actively network in the ag community and organizations to grow KodaBank visibility.
- 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.
- 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.