



LOAN OFFICER

Agricultural/Commercial/Consumer

General Summary

The work duties for a Loan Officer include collecting and analyzing information regarding the customer's income, assets, investments or debts and determining which financial products best meets their needs and financial circumstances.

Essential Duties/Responsibilities

- Develop and manage ag/commercial/consumer loans which meet established lending requirements and criteria.
- Be responsible for interviewing loan applicants and collect and analyze financial information in order to determine general credit worthiness of the loan applicant and meet the merit of the specific loan request. This may include making Loan presentations to the loan committee for approval.
- Establish or negotiate, when necessary, the terms under which credit will be extended including cost, repayment method, schedule, and collateral requirements for a particular loan request.
- Responsible for monitoring loan repayment activities and take necessary action to collect on past due accounts. The Loan Officer needs to ensure the protection of the bank's interest in matters of adequate documentation and adherence to bank policy and the various laws and regulations applicable to loan operations.
- Delivers high quality customer service to all customers and coworkers.
- Be active in the community and involved in community projects.

Other Duties/Responsibilities

- Reviewing overdrafts and NSF checks on a daily basis, up to but not limited to approving or disapproving checks on their assigned customers.
- Responsible for compliance with the Bank's Loan Policy and keeping the Chief Loan Officer informed when updates or changes are necessary.
- Understanding the Bank's security system and procedures.
- Maintain knowledge of current trends and developments in loan operations by completing in-house training, reading appropriate newsletters, viewing training videos and attending related seminars.
- Willing to step in to assist other departments as needed/assigned.

Job Qualifications – Knowledge, Abilities, Skills

- Knowledge of all loan equipment, software, processes and procedures.
- Knowledge of other bank and office equipment, hardware, and software.

- Ability to stay organized and communicate effectively and courteously in a secure and sometimes high-speed environment.
- Knowledge of FSB's Culture and strives for Bank success every day.

REPORTING RELATIONSHIPS

Reports to Branch President and Chief Loan Officer