

## Green Belt Bank & Trust

### JOB DESCRIPTION

**Position Title:** Agricultural/Commercial Lender

**Reports To:** Market President

**Direct Reports:** None

**Classification:** Exempt

**Revised:** 8/26/19

**Scope:**

The Agricultural/Commercial Lender is responsible for the oversight of an agricultural/commercial loan portfolio including quality loan growth and ancillary deposit growth.

**Accountabilities:**

The Agricultural/Commercial Lender will:

- Uphold and expand an existing agricultural/commercial loan portfolio. Service through loan origination, closing, ongoing servicing, and collection.
- Source, develop and underwrite financing requests for existing customers and new prospects.
- Work to support other agricultural/commercial lending activities.
- Conduct collateral reviews and provide inspection summaries
- Maximize bank profitability through appropriate pricing on new loan originations, fee income, and selling of all bank products and services.
- Negotiate terms and structure loan financing based on risk considerations and present credits for approval to appropriate levels of authority within the bank as required.
- Support the bank's strong relationship banking culture through on-going customer contact, quality customer service, and superior product knowledge.
- Support livestock lending activities with inspection reports.
- Cross sell other bank products and make referrals to the Investment, Real Estate, Trust and Insurance departments.
- Negotiate rates and terms of loans with customers within set guidelines trying to maximize profitability for the bank.
- Provide active leadership within the loan department and promote and foster the team and family concept.
- Participate as a leader or member on various bank committees and task teams.
- Be actively involved in professional/civic/service organizations within the community and represent the bank professionally and enthusiastically.
- Perform other duties as requested or assigned.

**Qualifications:****Education:**

- A 4-year college degree in an applicable area
- Specific banking industry education a plus

**Experience:**

- 1-5 years banking and lending experience preferred
- Experience should reflect financial acumen and familiarity with technology

**Special Requirements:****Competencies:**

- **Relationship Building**-understands that a primary factor in success is establishing and maintaining productive relationships
- **Financial Acumen**-understands the financial framework of the organization
- **Initiative**-takes action without being prompted
- **Integrity**-thinks and acts ethically and honestly
- **Problem Solving & Decision Making**-identifies problems, solves them, acts decisively and shows good judgement
- **Communicativeness**-recognizes the essential value of continuous information exchange and the competitive advantage it brings
- **Organizing & Planning**-possesses strong organizational and planning skills
- **Industry Knowledge**-knows the industry, *monitors trends, and works to apply knowledge in order* to advance the organization
- **Team Player**-shares resources, responds to the needs of other departments and supports the larger organizational agenda
- **Learning Agility**-seeks new knowledge *and personal growth* continuously

**Committee Assignments:**

- Ag/Commercial Loan Committee
- MATRIX Committee
- Management Committee
- Appraisal Committee