



Job Posting

Job Title: Ag Lender

Location: Belle Plaine

Posting Date: August 3, 2022

Job Summary

This position is responsible for creating and maintaining strong customer relationships; developing new business from current and prospective customers; underwriting, structuring, and closing agricultural loans by employing safe and sound lending practices; maintaining low levels of delinquent, non-performing, and charged off loans.

Primary Duties and Responsibilities

- Demonstrate a clear understanding of the Bank's loan policy and makes sound credit decisions
- Manage loan files in an effective manner
- Produce quality credit presentations
- Prepare for loan committee meetings and offer positive contributions to the meetings
- Develop relationships with customers that maximize the bank's profitability through loan originations, fee income and selling of the bank's products.
- Negotiate terms and structure loan financing based on risk considerations and present credits for approval to the appropriate levels of authority as required.
- Initiate business development activities by making calls to existing and prospective customers.
- Analyze the borrower's financial condition and assess adequacy of cash flow
- Additional tasks as assigned by manager

Qualifications

Education/Experience

- Minimum: Bachelor's Degree in Finance, Business, or related field.
- Formal credit training with minimum of 3 years experience.

Knowledge, Skills, and Abilities

- Customer service oriented with strong written and oral communication.
- Strong underwriting skills
- Ability to follow through and complete tasks efficiently
- Computer skills necessary to operate software programs used within the department.
- Problem solving and analytical skills to resolve issues in the department or for customers

First National Bank Minnesota is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, age, religion, gender, sexual preference or orientation, gender identity, national origin, disability, protected veteran status, and all other protected statuses.