



Job Posting

Job Title: Ag Lender

Location: Belle Plaine

Posting Date: May 31, 2024

Job Summary

This position is responsible for creating and maintaining strong customer relationships; developing new business from current and prospective customers; maintaining strong relationships with dealers that provide indirect loan volume; underwriting, approving, and closing consumer loans by employing safe and sound lending practices; maintaining low levels of delinquent, non-performing, and charged off loans.

Primary Duties and Responsibilities

- Develop relationships with customers that maximizes the bank's profitability through loan originations, fee income, and selling of the bank's products
- Exercise judgment and make decisions to accept or reject loans based on the risk of loan applicants by analyzing the applicant's credit worthiness
- Prepare all documents required to properly close the loan
- Demonstrate a clear understanding of the Bank's loan policy and makes sound credit decisions
- Collect past due loans by making contact with delinquent borrowers
- Create strong customer relationships through exceptional customer service, on-going customer contact, and superior product knowledge
- Manage loan files in an effective manner
- Understand and comply with consumer lending regulations
- 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 preferred.

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.