**HEARTLAND BANK**

**Job Description**

Job Title: Commercial/Agricultural Lender

Reports to: Executive Vice President

FLSA Status: Exempt

Location: Gowrie, Jefferson or Manson

**SUMMARY**

Responsible for origination, underwriting and closing of consumer, residential, agricultural and commercial loans in accordance with established lending objectives, policies and procedures; establish and maintain positive relationships with existing and potential customers. Assist with the development of deposit accounts and relationships.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** including the following. Other duties may be assigned.

* Manages loan portfolio and business relationships from a small to complex nature. Analyzes financial and related data to determine the current creditworthiness of loan relationships to determine loan status. Monitors loan payments and advances activities in accordance with presented loan documentation and policies.
* Main area of focus will be providing financial services for commercial businesses, agricultural producers and other area agribusinesses.
* Establishes and negotiates terms under which credit will be extended, including costs, repayment method and schedule of collateral requirements and documentation.
* Prepares reports and analysis of credit situations and provides recommendations to loan committee or senior lenders for loans that need restructuring.
* Identifies, monitors, and manages risk profile of assigned lending portfolio. Presents to loan committee status and updates on the full life cycle of loan to include, loan requests, new loan terms and modifications for restructuring, watch list items and past dues.
* Develops business by contacting prospects and/or current customers and to maintain and enhance existing portfolio. Establishes and negotiates the terms under which credit will be extended, including the costs, repayment method and schedule of collateral requirements and documentation.
* Follows all applicable laws and regulations.
* Other duties as assigned by Management
* Interview and review applicants of agricultural, commercial, consumer and residential loans.
* Analyze financial and related information to determine creditworthiness and profitability
* Provide on-going service and support and monitor repayment of loans, documentation and compliance requirements.
* Organize information and make effective loan presentations to the loan committee.
* Manage the collection and rehabilitation of delinquent and substandard credits of the branch or as assigned.
* Perform business development and relationship building sales calls.
* Maintain and monitor customer insurance files.
* Participate in the bank’s business development activities, represent the bank in industry and professional associations, community organizations, local business groups, etc., and promote the bank’s favorable image.
* Assist customers with inquiries and information requests, and resolve complaints relating to loan products and services offered
* Conducts on-site customer and non-customer visits and completes collateral inspections

**NON-ESSENTIAL DUTIES AND RESPONSIBILITIES** INCLUDING THE FOLLOWING. Other duties may be assigned.

Maintain education and professional expertise through attendance at job related meetings, seminars, conferences and workshops.

**SUPERVISORY RESPONSIBILITIES**

In general there are no supervisory responsibilities in this position. A lender may be assigned supervisory duties to oversee a loan processor in their branch and the supervision of the facility maintenance and grounds.

Lenders must assist with the development of branch staff including, but not limited to, training, accountability, etc.

**COMMUNITY INVOLVEMENT**

Be involved in the community the bank services, especially being involved with bank sponsored events. This may also include being a part of an organization or committee picked by the bank, including potential leadership in the organization and/or committee.

**QUALIFICATIONS**

To perform this job successfully, an individual must consistently perform each essential duty efficiently and accurately. Must consistently exceed supervisor expectations and show continuous initiative. Continuously seek new ways to expand relationships with customers and non-customers. Must follow the bank’s Code of Conduct. Must make sure all bank information is kept at the highest level of confidentiality.

The requirements listed below are representative of the knowledge, skills, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**EDUCATION REQUIREMENTS; AND EXPERIENCE REQUIREMENTS; OR EQUIVALENT**

Bachelor’s degree plus a minimum of three years of additional related training in agriculture, commercial, consumer and residential lending; or five or more years related experience and/or training; or equivalent combination of education and experience. A strong background in Iowa agriculture industry, with strong analytical and problem-solving background. Sales-oriented and customer service background a plus.

**REGULATIONS AND TRAINING**

Must follow the bank’s Bank Secrecy Act (BSA) and other regulations that pertain to the job description. Must be able to detect regulation issues, including BSA issues, and report such issues to your supervisor.

Must attend all assigned training events. Must be able to incorporate training material into daily duties of the position.

**LANGUAGE SKILLS**

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write routine reports and correspondence. Ability to speak effectively before small groups of customers or employees of organizations and on the telephone.

**REASONING ABILITY**

Ability to apply common sense understanding to carry out instructions furnished in written, oral or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

**MATHEMATICAL SKILLS**

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals without calculator assistance. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

**OTHER SKILLS AND ABILITIES**

Must have the ability to operate the following equipment: vehicle, telephone, copier, fax machine, scanner, PC and printer, and Windows operating system and basic knowledge of Microsoft Office products.

Must have a working knowledge of word processing, spreadsheet and database software programs.

**KEY CONTACTS – Internal and External**

Has daily contact with Loan Processors in matters pertaining to loan processing and other operations of lending function.

Has daily contact with PBs in matters pertaining to customer’s accounts.

Has frequent contact with customers regarding originating, closing and servicing loans.

**CERTIFICATES, LICENSES, REGISTRATIONS**

Valid driver’s license. Able to be bonded by the bank’s surety company.

**PHYSICAL DEMANDS**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk and hear. The employee frequently is required to stand, walk, sit, use hands and fingers, handle, or feel, and reach with hands and arms. The employee is occasionally required to climb or balance and stoop, kneel, crouch or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

**WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

**HOURS**

Position may require the ability to work before or after normal branch hours to meet with customers and non-customers, attend various meetings or training sessions.

**LOCATION**

Position may require the ability to work from any of the bank’s branch locations, from home, or other designated location.

**PERSONAL**

Employee must be a good steward of their personal finances. Bank employees are called upon to provide financial assistance/advice to customers, so bank employees must demonstrate sound personal financial decisions.

Employee will be seen as a representative by the public during non-working hours. Bank employees must conduct themselves in a manner to best represent the bank, especially at any time the employee is wearing a bank logo. This also includes proper representation on social media.