

Reference Number:

5733

Job Description:

The Agriculture Relationship Manager is responsible for originating, closing, and servicing new and existing business in the market segment assigned, and for portfolio and risk management coordination with different areas within the bank.

Actively develops and participates in a business development program to obtain new loans, deposits, and fee-based business.

Cross-sells corporate financial products, including cash management, leasing, and treasury management services with profitability objectives.

Works independently and in partnership with Financial Analysts and Loan Process Coordinators, and oversees underwriting and structuring of loans.

This position is ultimately responsible for credit quality and proper loan structure. Incumbent must understand credit needs of the client, and be able to recommend proper credit structure to meet client's financial needs.

You will participate in industry groups and community, civic events to promote Bank products and services.

DUTIES:

Portfolio management, establishing key relationships, business development, and promotion of the full range of THE bank's services and products (i.e. cash management/ treasury products, trust services, swaps, etc.)

Manages existing loans to ensure complete compliance with terms of approval and credit policy

Follows existing loans to ensure complete compliance with terms approval; manages delinquencies at an acceptable level

Develops a network of prospective client referral sources through community and business development activities

Effectively represents the Bank while calling on potential or existing customers to develop new business and expand client relationships

Interviews applicants to obtain sufficient information concerning their specific projects, financial needs, and goals to make acceptable risk determinations for proposed Bank loans

Initiates promotion of other Bank products and services to strengthen client relationships

Develops close working relationship with other divisional partners such as Retail Banking, REIG, Trust Services, Global Financial Markets, Equipment Leasing, and Treasury Services

Makes credit solution recommendations

Credit underwriting processes

Understanding quality of the credit portfolio

Timely recognition and reporting of potential credit issues

Ensure the credit has accurate risk grading

Works closely with credit administrators, financial analysts, and other support personnel to assure high level of quality in each credit application presented for approval

Reviews and approves annual loan reviews completed by analysts, and ensures reviews are completed in a timely fashion

Evaluates customer's needs, assesses customer's eligibility and suitability for certain products and negotiates acceptable product solutions utilizing product specialists as needed

Gives financial and counsel to clients and prospective clients on RNA products

QUALIFICATIONS:

Undergraduate Degree in Business Administration, Accounting, Finance, or AG related field preferred; or High School diploma with minimum of 5 years of lending and business development experience, preferably in an AG capacity

Must be able to negotiate, structure, and underwrite loans, make solid credit recommendations, and manage credit risk

Proficient with MS Word, and MS Excel

Ability to comprehend and interpret Bank policies and procedures

Possess full knowledge of retail banking services

Ability to make administrative decisions

Demonstrates with excellent customer service skills

Ability to cope with pressure resulting from meeting required deadlines, reporting requirements, and training responsibilities

Ability to make sound decisions for the Bank when utilizing signing authority

Exhibit high degree of professionalism and confidentiality in handling and having access to sensitive customer or employee information

Ability to handle constant use of tact, discretion, and good judgment

****Relocation Assistance Available - Possible for ideal candidate****

SEND RESUME AS AN MS WORD ATTACHMENT TO diane@dmstone.com