

## **Agricultural Loan Officer**

### **SUMMARY:**

Examines, evaluates, and authorizes or recommends approval loans for agricultural purposes including: Indirect dealer paper, Visa, farm operating lines of credit, machinery financing, livestock and poultry operations, grain farming and the purchase of farm real estate.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Maintains a working knowledge of all agricultural concepts and commodities – price of crop inputs such as seed, fertilizer, insecticide, and fuel; historical average yields and selling price trends; farm management; soil management; and the seasonal/cyclical challenges of farming.
- Secures loans through appropriate liens on all agricultural collateral in compliance with credit union, state, and federal policies and procedures.
- Administers the assignments of indemnities and assignments of all government payments.
- Markets multi-peril and crop hail insurance to all agricultural loan members. Maintains an active license for these types of insurance sales.
- Works with collection of Farmers Home guaranteed accounts. Conducts collection of these accounts according to applicable laws.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)