



CAREER OPPORTUNITY

DATE: July 23, 2021

POSITION: Loan Officer

LOCATION: Albertville Branch Office

SALARY: Commensurate with Experience and Qualifications

REPORTS TO: Branch Manager

COMPANY PROFILE:

Alabama Farm Credit is an aggressively growing \$1.1 billion Farm Credit association dedicated to the financial needs of our rural communities. In short, we help fund new ways to grow food, generate energy, access technology, and otherwise improve life in rural America. A career at Alabama Farm Credit can offer you the opportunity to make a personal impact on the people and communities where we do business. The institution is headquartered in Cullman, AL with five offices that serve the northern twenty-seven (27) counties of Alabama. We continue to serve the agricultural related needs of the two major metropolitan areas of Alabama in Birmingham and Huntsville. We also provide competitive compensation, health and wellness benefits, company-funded retirement plan, "best in market" matching 401(k), and professional development programs.

POSITION SUMMARY:

The Loan Officer is responsible for marketing and promoting all of the Association's core products to provide client solutions. The candidate for this role will be focused on identifying and fostering new client relationships. As an account officer, the candidate will leverage acquired business skills to maximize the value proposition for every client's needs. Some latitude is extended for optimal growth of the business and personal success of the employee.

EDUCATION AND EXPERIENCE REQUIREMENTS:

Bachelor's degree in Business Administration, Agricultural Economics, Finance, or related field plus two (2) or more years of experience in agribusiness, lending, credit analysis and/or sales experience with a related financial services or agricultural credit organization required. Experience with a commercial portfolio is a plus.

Demonstrates sound influence and negotiation skills in responsibilities such as loan pricing, loan terms and conditions. Possesses sound credit analysis skills with the ability to appropriately structure loan packages and proposals (presenting creative solutions and multiple options based on customer's needs). Has knowledge of client needs and the association's product offerings. Demonstrates agricultural expertise including solid knowledge of multiple agricultural industries.

JOB PURPOSE AND SCOPE:

- Primary responsibility is to design innovative solutions to meet client needs. Leveraging excellent communication skills to inform clients on the needs and statuses of work underway. Collaboration with all operational teams of the association is must. When loan amount is above designated lending authority, participate in full decision-making process including loan committee. Advise customers of loan decisions and provide expert advice and counsel to the customer related to their financial position and future credit needs. Competitively price loans based on risk and profitability. Service assigned portfolio including satisfying loan conditions/covenants, preparing customer loan service plans, and establishing and maintaining sound credit and loan administration.
- Develop and implement business plans that will increase the Association's market share in the assigned customer territory. Promote and sell loan products to influencers, prospects and clients; routinely update prospect and influencer lists and maintain marketing and call planning information.
- Holistically market, cross sell, and actively endorse all of the Association's products and services (real estate loans, poultry loans, agribusiness loans, operating loans, equipment loans, livestock loans, improvement loans, residential loans, etc.).
- Develop a professional presence within assigned territory through participation in commodity groups and networking with agricultural industry knowledge contacts. Contribute to the Association's image as the leading ag financial institution.

BENEFITS:

- An outstanding company-wide incentive program
- Accommodating and flexible vacation and sick leave
- 12 paid holidays
- 401(k) plan with up to a 9% employer contribution/match
- Affordable health, dental, and vision plans
- Employer paid life insurance and disability
- Tuition reimbursement (100%)
- Up to \$800/year wellness reimbursement
- Company paid clothing allowance
- Association vehicle with unlimited personal mileage, company paid cell phone and laptop

APPLY OR REQUEST ADDITIONAL INFORMATION:

If you are interested in applying, visit our website at www.alabamafarmcredit.com/about-us/careers or send your resume to:

Alabama Farm Credit, ACA
Attn: Brandi Jones
P. O. Box 639
Cullman, AL 35056-0639
brandi.jones@alabamafarmcredit.com

Requirements of the job include the ability to do the work, with or without reasonable accommodations. It is the Association's policy to make reasonable accommodations for individuals with disabilities. Leadership retains the right to add, subtract or change duties of the position at any time. This document does not create an employment contract, implied or otherwise, other than "at will" employment relationship. We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.