

JOB DESCRIPTION

Incumbent: Date:

Job Title: Loan Officer Reports to:

Job Family: Lending FLSA Status: Exempt

Supervisor:

Employee:

MINIMUM EDUCATION AND EXPERIENCE REQUIREMENTS:

Bachelor's degree in Business Administration, Finance, Agricultural Economics, or a related field, or equivalent experience and two (2) or more years of experience as a loan officer or loan officer trainee.

JOB PURPOSE AND SCOPE:

Recommends or approves loans in assigned territory within the limits of specific delegated authority. Develops and manages loan portfolios including loan originations in the trade area served by the association. Has some latitude for decision making; works under moderate supervision.

ESSENTIAL FUNCTIONS:

May perform appraisals, inspections and/or collateral evaluations in compliance with district and Association standards and procedures. May assist with or attend public relations functions for the Association.

BENCHMARKED JOB FUNCTIONS:

1. Responsible for developing and marketing new business within their service area.
2. Assists prospective and current borrowers with their credit needs and with formulating solutions to credit related issues.
3. Makes and services leases, loans for operating equipment and real estate, and offering other related services such as cash management products and crop insurances within delegated authority and in accordance with association policies. Makes and/or conveys decisions on loan approval, structure and pricing.

Responsible for exercising credit risk management responsibilities on loans within area of responsibility.

4. Conducts simple to moderately complex credit analyses. Analyzes balance sheets, income statements, and cash flows of potential borrowers to ascertain creditworthiness. Maintains current, adequate and verified financial information on borrowers and guarantors as required by association policy.
5. Performs loan servicing tasks, which may include partial releases, subordination's to mineral leases and right of ways, division orders, reamortizations, assumptions, severance agreements, insurance claims, additional advances, extensions and conversions.
6. Ensures that all assigned loans are properly risk rated, assigned loss given defaults are correct and performance status assignments are proper.
7. Complies with proper credit administration practices as outlined in the association's policies and procedures.
8. Performs collections on assigned loans and assists senior-level staff and management with collections on all loans in the portfolio. Works with delinquent borrowers to obtain satisfactory loan performance.
9. Assures that adequate insurance coverage is maintained as required by loan conditions and monitors ad valorem taxes to insure that such taxes are paid on the security.
10. May assist with the title examination process on perspective loans to ensure validity of liens on property pledged as collateral or security interest on chattels. Prepares loan closing packages and facilitates the loan closing process as required in accordance with all applicable association and FCA policies and regulations.

SKILL REQUIREMENTS:

General knowledge of accounting/financial systems. Specialized knowledge of accounting/finance principles. Skill in oral and written communication. Basic skill level in Microsoft Office applications. Ability to perform basic to intermediate-level accounting/financial analyses under moderate supervision.

COMMUNICATION REQUIREMENTS:

This job requires strong verbal and written communication skills and listening skills, as well as the ability to read and comprehend memos, e-mails, operating manuals policy directives. The job also requires the ability to follow verbal instruction as directed, providing feedback as appropriate in a respectful, business-appropriate manner. Courteous and professional conduct is required at

all times with a willingness to provide and receive constructive input and direction. In working with team members, it is required that you foster open lines of communication by conveying pertinent, non privileged industry and company information that is necessary to maximize job performance, knowledge and understanding.

It is Capital Farm Credit's expectation is that open lines of communication are available to benefit job performance and satisfaction. Within your position, you are encouraged to effectively utilize communication channels to maximize job performance.

WORKING RELATIONSHIPS:

Frequent interaction with customers, association departmental staff and management. Occasional interaction with association senior management, CEO, and/or board of directors. Occasional interaction with Farm Credit Bank of Texas staff. Frequent interaction with area professionals including real estate agents, commercial bankers, and others who deal with the association in the normal course of business.

PHYSICAL ACTIVITIES:

Ability to sit for long periods of time. Ability to stand for limited periods of time. Ability to walk for moderate distances. Frequent finger/hand manipulation (e.g. keyboard, office equipment, small hand tools, etc.). Occasional lifting, carrying, pushing, and/or pulling while exerting up to 50 pounds of force. May require a valid driver's license.

POLICY AND COMPLIANCE:

Compliance with FCBT and Association technology and security standards is required.

NOTICE:

This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by the supervisor.

This position may frequently become involved in or be made aware of confidential business or personal information as a result of interactions 1) arising under its Job Purpose and Scope, 2) arising from other assigned responsibilities or 3) with other employees. It is an expectation and requirement of the job that confidential information of the bank, its associations and their customers be handled in a professional manner and not be disclosed without approval or used for personal gain.

Non-compliance with privacy or confidential information requirements or expectations can result in disciplinary action up to and including termination of employment.

All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who

pose a direct threat or significant risk to the health and safety of themselves or other employees.

Regular attendance is required in this job.

This document does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

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