

MARION COUNTY BANK

Job Title: Agricultural/Commercial Loan Officer
Location: Knoxville

POSITION SUMMARY:

Marion County Bank, a market leading, growing, locally owned, community bank with branches in Pella, Knoxville and Melcher-Dallas, Iowa is seeking to hire a team-oriented Agricultural and Commercial Lending Officer to fill a newly created lending position in the Knoxville branch. The position will inherit part of an established agricultural and commercial loan portfolio to build upon. The position will be a member of the bank's Loan Committee. The candidate must exhibit a history of community-mindedness and be willing to live in and be an active part of the Knoxville community.

The ideal candidate will have 2-5 years of lending experience with a sound knowledge of overall banking practices. Some experience in or around agribusiness and/or production agriculture would also be very beneficial to the position.

PRINCIPAL DUTIES AND RESPONSIBILITIES:

- Adhering to Marion County Bank's policies and supporting Management decisions and goals in a positive and professional manner.
- Representing Marion County Bank with a high degree of integrity and professionalism.
- Maintaining knowledge and understanding of banking rules, regulations, laws and all applicable bank policies and procedures.
- Possessing a strong team-oriented, values-based work ethic.

ESSENTIAL FUNCTIONS:

Demonstrate Effective Credit Management

- Become familiar with bank policies, procedures and programs through the study of applicable procedural manuals, regulatory documents and publications related to the banking industry.
- Gather, analyze and evaluate information required to determine customers' general creditworthiness to make a quality loan decision in accordance with bank policies, procedures and regulatory requirements.
- As part of the bank's Loan Committee, underwrite loan decisions that exceed loan officers' individual credit granting authority.
- Cultivate prosperous and familiar relationships with customers.
- Reject or approve loans and terms within established Bank policies. Find and communicate alternatives, if any, that meet lending approval standards.
- Maintain records and documentation to ensure accurate information is available to complete loan and credit files.
- Make field visits to potential and existing customers' places of business.
- Methodically utilize credit application evaluation and underwriting procedures that are aligned with bank loan policy and banking practices accepted within an evolving regulatory framework.

- Ensure safety and soundness through special attention to past due and questionable credits including field work as necessary to collect delinquent loan payments or to locate and secure collateral security.
- Consistently explore customer financial needs; explain the different types of loans, credit options and terms of those services; and invite customers to consider utilizing those products/services to satisfy their financial needs.

Demonstrate Outstanding Customer Service

- Develop an understanding of the bank's deposit products to recognize an opportunity to refer a loan customer to bank deposit staff.
- Assess and advise customers on financial products; provide financial literacy for customers to manage their personal, commercial or ag finances.
- Effectively help customers achieve their financial goals by providing customer service that models the values of integrity, flexibility, helpfulness, proficiency and commitment.

Other Accountabilities

- Expand the bank's customer base, increase the bank's visibility and enhance new business opportunities by prospecting potential customers with emphasis on expanding portfolio penetration, participating in the officer call program, participating in community affairs. Has a significant role in the bank's business development activities. Attracts new commercial, consumer and community relationships and expands existing relationships through the call program.
- As a part of the overall team of bank employees, this position may be requested to assist in the support of other bank activities.
- Promoting the bank through involvement in community-minded activities and service opportunities.
- Undertaking special projects relating to loan department or other bank activities as assigned by Senior Vice President – Credit Administration and/or Senior Management.

SKILLS/QUALIFICATIONS:

To perform the job successfully, the following competencies are required:

- Customer Service – respond to both internal and external customers by taking ownership of customer issues and placing priority on customer follow-up in a timely and courteous way.
- Communication – must be able to communicate thoughts clearly, through oral, electronic or written interaction. Must be able to communicate effectively with co-workers and customers. Listens and gets clarification.
- Initiative and Independence – seeks out new tasks and opportunities to expand abilities and solve problems. Demonstrates enthusiasm, independence and persistence to solve problems.
- Time management – completes work and training according to established timelines. Able to prioritize to make best use of time for high priority tasks. Ability to take initiative and prioritize tasks, including good time-management, organizational, problem-prevention, and problem-solving skills.
- Adaptability – Flexible and open to change; sees it as an opportunity.
- Technology systems – Must understand the day-to-day processes for systems in the bank as they apply to the job. Demonstrated use of computers and programs including Microsoft Office Suite software, Excel and Word, internet and other electronic means to gather and disseminate information.
- Teamwork – Exhibits objectivity and openness to other's views. Gives and welcomes feedback. Contributes to a positive team spirit. Supports everyone's efforts to succeed.
- Professionalism – projects a professional image in dress, manner, communication and focus.

- Organizational Support – Follows policies and procedures. Completes required training in advance of deadlines. Attend staff and training sessions as required. Support organization's goals and values.

EDUCATION AND EXPERIENCE:

- Post-secondary degree in related field required
- 2-5 years of lending/banking experience
- Experience in or around an agribusiness or a producing farm operation

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 accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the responsibilities of the job, the employee is required to talk and hear. The employee is often required to sit and use their hands and fingers, to handle or feel. Vision abilities required by this job include close vision.

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

TO APPLY:

Qualified candidates can send or email a cover letter and resume to:

David Greving, Marion County Bank

800 Main Street, Pella, IA 50219

dmgreving@marioncountybank.com

No phone calls please