



## Job Description

**Job Title:** Loan Officer  
**Location:** Remote  
**Reports To:** VP, Credit Services  
**Employment Classification:** Exempt

**Summary/Objective:** Service existing customers of PCC and secure new business for PCC regarding its lending activities.

### Responsibilities/Duties:

1. Provide financing options and solutions to those involved in production agriculture.
2. Solicit and develop new loan customers.
3. Conduct farm visits and livestock inspections to monitor compliance.
4. Verify information regarding loan documentation.
5. Monitor and service past-due loans in a timely manner.
6. Evaluate new and existing loan requests by reviewing the financials and determining the credit worthiness.
7. Maintain knowledge of all segments of the livestock industry including price trends in the feeders and finished livestock, grain prices, production costs, and feeding margins.
8. Maintain knowledge of crop production and market trends relating to farm machinery, farm building, and land values.
9. Apply good judgement and make decisions based upon reasonableness of loan requests, economic feasibility of the proposed loan, and the borrower's management ability and integrity.
10. Relate to farmers and their financial needs.

\*Other responsibilities as assigned.

**Supervisory Responsibility:** None

**Travel Requirements:** Weekly, with occasional overnight travel as well as local and day trips.

**Education Requirements:** High School diploma or GED required. Bachelor's degree in Agricultural Business, Agricultural Economics, or related field required.

**Certifications/Licenses:** Notary

**Experience:** A minimum of 3 years of prior experience, specifically in Ag-lending. Advanced knowledge of Microsoft Office products to include, but not limited to MS Excel, Word, and Outlook is required. Must be knowledgeable about the agricultural industry.

**Competencies:** Customer Relationship Management; Interpersonal skills; Excellent written and oral communication; Good judgement; Time-Management skills; Self-motivated; Perseverance; Results oriented; Confidentiality; Ethical; Team oriented; Organizational skills; Detail-Oriented; and Business Acumen.

**Physical Requirements:** Typically involves sitting; Occasional lifting of up to 10 lbs.; Must be able to communicate, both by speaking and by listening over the telephone and in person. Must be able to hear by perceiving the nature of sounds at normal speaking levels with or without correction. Must be able to finger by picking, pinching, typing or otherwise working, primarily with fingers rather than the whole hand as in handling. Must be able to stand for sustained periods of time.

**Work Environment:** This work environment is typically indoors in a climate-controlled office environment.

**MUST BE 18 YEARS OF AGE OR OLDER.**

All job 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.

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 other job-related duties requested by their supervisor in compliance with Federal and State laws.

Requirements are representative of minimum levels of knowledge, skills and abilities. To perform this job successfully, the employee must possess the abilities or aptitudes to perform each duty proficiently. Continued employment remains on an "at-will" basis.