



## CAREER OPPORTUNITY

**DATE:** August 8<sup>th</sup>, 2019

**POSITION:** Loan Officer \*

**LOCATION:** Lubbock, Texas

**SALARY:** Negotiable, depending upon experience.

*\*AgTexas, at its sole discretion, may offer this position with a different title based upon the qualification of the candidate.*

### COMPANY PROFILE:

AgTexas Farm Credit Services serves approximately 2,600 borrowers in a 43 county trade territory. The association has an average volume of approximately \$1.9 billion. The loan portfolio consists of cotton, peanuts, livestock, dairy, feed grains, real estate and ag-related business loans. The association territory provides diversity in production and mortgage loans as well as commodities financed. The Lubbock office has \$90 million in direct loans to 322 members, consisting primarily of cotton, peanuts, sorghum, livestock and real estate.

### MINIMUM EDUCATION, EXPERIENCE AND SKILL REQUIREMENTS:

Bachelor's degree in Business Administration, Finance, Agricultural Economics, or a related field, or equivalent experience. Two or more years of experience in lending or credit analysis. Excellent oral and written communication skills as well as personal computer skills are required.

### JOB PURPOSE AND SCOPE:

- Develops and manages loan portfolios including loan originations in the trade area served by the association.
- Assists prospective and current borrowers with their credit needs and with formulating solutions to credit related issues.
- Develop new business in addition to servicing existing commercial and real estate customers.
- Establish business relationships with agricultural producers, land owners and business leaders in the community.
- Promote the association by maintaining good public and member relations.
- Make and/or convey decisions on loan approval, structure and pricing.
- Exercise credit risk management within area of responsibility.

### 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.

### Contact Information:

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