



CAREER OPPORTUNITY

DATE: August 22, 2019

POSITION: Credit Officer *

LOCATION: Panhandle Region
Amarillo, TX

SALARY: Negotiable, depending upon experience.

**Ag Texas, at its sole discretion, may offer this position with a different title based on candidate qualifications.*

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 \$1.98 billion. The loan portfolio consists of cotton, 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 Panhandle region covers 20 counties with offices in Amarillo, Dimmitt, Dumas, Friona, Muleshoe and Plainview.

MINIMUM EDUCATION AND EXPERIENCE:

Bachelor's degree in Finance, Business Administration or a related field, or equivalent experience and two (2) to five (5) years of experience in the administration and analysis of commercial and mortgage loans including risk assessments and recommendations on approval of loan applications. Specialized knowledge of accounting/financing principals. Intermediate skill level in Microsoft Office applications. Strong skill in oral and written communication. Ability to perform intermediate level accounting/financial analyses under moderate supervision.

JOB PURPOSE AND SCOPE:

- Provides analysis, servicing and reporting of the association's mortgage and commercial loans. Works with complex loans and loan participation packages
- Analyzes financial information including balance sheets, income statements, cash flow and tax returns to ascertain credit worthiness
- Determines probability of default ratings and makes recommendations for approval or denial of loans within delegated authority
- Complies with proper credit administration practices as outlined by policy and procedure
- Assists senior-level credit officers with complex loan applications as necessary
- Assists with formulating solutions to credit related issues
- Makes and/or conveys decision on loan approval, structure and pricing. Responsible for exercising credit risk management responsibilities on loans within area of responsibility

WORKING RELATIONSHIPS:

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

If you would like to be considered for this position, please submit your application and resume to:
Jason Stroud, RVP Credit
Jason.Stroud@agtexas.com
(806) 376-4669

EOE/M/F/D/V