



ADAMS BANK & TRUST

JOB DESCRIPTION

JOB TITLE: Commercial/Ag Banker I
DEPARTMENT: Commercial/Ag Banking
REPORTS TO: Senior Region Banker
FSLA Status: Exempt

POSITION SUMMARY: Performs all duties associated with the Commercial/Ag Banker position in originating, underwriting and closing secured and unsecured commercial loans in accordance with established lending objectives, policies and procedures. Establishes, maintains and maximizes relationships with existing and potential customers. Profitably grows loans, deposits and fees. Ensures credit quality guidelines are met/monitored.

PRIMARY ACCOUNTABILITIES AND RESPONSIBILITIES: (95%)

- (60%) 1. Maintains a portfolio of existing customers and maximizes relationship based on customer need. Gathers and oversees compilation of all needed information for loan application. Works in tandem with Credit Administration to request appraisals, applicant credit reports, background checks, reference checks and other information pertinent to evaluation of loan application. Corresponds with or interviews applicant or creditors to resolve questions and negotiate deal.
- (10 %) 2. Develops new business.
- (10%) 3. Maximizes new and existing customer relationships by cross selling key deposit/fee income products/services as customer needs dictate.
- (10%) 4. Facilitates negotiation with customer, both new and existing, according to established standards, such as fees, loan repayment options, and other credit terms. Refers and/or presents loan to loan committee for approval in excess of individual loan approval authority. Ensures loan agreements are complete and accurate according to policy. Assures timely loan closing and funding activities. Maintains updated loan documentation and loan files.
- (5%) 5. Actively involved in community activities that promote Bank and/or assist with business development.

SECONDARY DUTIES AND RESPONSIBILITIES: (5%)

- 1. Represents Bank in industry and professional associations, community organizations, local business groups, etc., and promotes Bank's favorable image.
- 2. Collects delinquent accounts in timely manner within bank procedures/processes. Develops/negotiates revised loan repayment terms/schedules as necessary.
- 3. Remains knowledgeable and abreast of guaranteed government loan programs and other conventional financing mechanisms as vehicle for customers.
- 4. Compliance with bank policies and procedures and federal and state laws/regulations.
- 5. Other duties as may be assigned.

The statements contained in this job description describe the general nature and level of work being performed by the person accepting this role. "Secondary Duties and Responsibilities" are considered incidental or secondary to the overall purpose of the job. This job description does not state or imply the only duties and responsibilities assigned to this job. Employees holding this job will be required to perform any other job-related duties requested by management. All job requirements are subject to possible modification to reasonably accommodate individuals with a disability.

TEAM/COMMITTEE ASSIGNMENTS: As required and Assigned**ROLE QUALIFICATIONS:****Education**

- Bachelor's degree (B.A.) from four-year college or university in the field of business, including specific courses in accounting, finance, and economics plus additional bank related training

Experience

- <3 years experience in Commercial and/or Ag Banking
- Or equivalent combination of education and experience

Other Skills/Characteristics

- Ability to communicate well with customers and employees, both verbal and written
- Knowledge of lending regulations and policies
- Problem-solving abilities
- Business development/sales skills
- Deals professionally with all internal and external customers and assists customers in a courteous, efficient and professional manner

Performance Measures

- Maintains Commercial/Ag Loan Portfolio of <7 MM
- Actively develops business for the Bank, contributing a minimum of 1MM Net New Loan growth annually
- Proactively develops Commercial DDA business; Minimum Annual Net New Deposits: 1MM
- Contributes to fee/non-interest income of \$15,000 annually
- Maintains past due loans at 2% or below.