



Job Title: Loan Portfolio Manager
Location: Effingham
Reports to: Director of Credit
Salary: Commensurate with experience

Required Education and Experience: Bachelor's Degree in Finance, Business or related field is preferred. Agriculture background preferred. Minimum three years experience.

Job Requirements:

- Possess a self motivating personality as well as team building skills
- Proficient in Microsoft Office including Excel, Word, and Outlook
- Must possess excellent communication and organizational skills

Essential Functions:

- Follow all established personnel and safety policies and procedures
- Ensure adherence to Credit policy, guidelines, and regulatory requirements
- Assist in the approval of new accounts and the review and collection of past due accounts.
- Client Relationships: Maintains client relationships through frequent interactions and periodic sales calls. Delivers "value added" informational services to the client. Acts as an important business resource who consistently provides new ideas and useful information that can be used to manage the client's operation more effectively and efficiently.
- Industry Knowledge: As an agricultural business resource to clients, builds on industry knowledge, including the areas of soil/crop management, fertilizers, seed hybrids, farm implements, new farm technology, animal husbandry and other specific agricultural basic knowledge pertinent to the geographical region or territory. Keeps up with fast changing farming practices and technology. As an agricultural financing resource to clients, builds in industry knowledge, including the areas of interest rates, financing options and counseling clients on their financial situation.
- Sales and Marketing: Aggressively markets credit and related services, by building relationships with clients, prospects and influencers which lead to new business and referrals. Maintains prospect files, establishes ongoing prospecting plans and activities, and meets sales goals for both loans and related services. Works to achieve the objectives set by the team for new business development within the designated marketplace. Uses CRM as a part of daily work practices.
- Loan Origination: Originates loans by accepting applications, gathering income information and verifying financials for new and existing clients. Determines the appropriate loan program and term to meet the client's needs.

Work Environment: This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines. Duties of the job require confidentiality.

Travel: The employee may be required to travel to other facilities in The Equity trade area.

Other Duties: Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee for this job. Duties, responsibilities, and activities may change at any time.

Submit resume to Robin Brown, robin.brown@theequity.com, by November 1, 2020.