



### **POSITION DESCRIPTION**

Position Title:	Ag/Business Banker
Primary Work Site:	Fosston
Reports to:	Fosston Market President
FLSA Status:	Exempt
American Federal Status:	Full-time
Benefit Status:	Full-time Benefited
Application Deadline:	Until Filled

### **POSITION SUMMARY**

Establishes and builds relationships with Ag and Business customers, providing advice and financial expertise in support of the American Federal Sales Process. Seek out ways to help customers find solutions to achieve their goals while ensuring loan quality, deposit growth, investment sales growth, and sales of a full array of insurance products. Plans and implements an aggressive business calling program to develop new customers while continuing to penetrate existing customers with additional products and services that will assist them in achieving their financial goals. Responsible for underwriting Agricultural and Business Loans, and administering them according to established bank policies and procedures. Extends credit within established lending authorities and makes recommendations for approval on other loans as if the banker did have the authority to approve them. Sells all credit, deposit and convenience products and services and refers customers and prospects to licensed representatives to fulfill investment or life insurance needs. Continually uses the American Federal Sales Process. Follows established bank policies and procedures and complies with applicable federal and state governmental regulatory laws and regulations. Affirmatively seeks to

the continuously increase own knowledge of financial services, operational systems/processes, industry trends.

## **ESSENTIAL ROLES AND RESPONSIBILITIES**

### **Sales and Service**

Develops comprehensive knowledge of both customers and potential customers to help identify problems and opportunities to develop solutions and provide American Federal products.

Manages personal relationships with key Ag and Business customers.

Establishes and implements an effective calling program, using the American Federal Sales Process to continually solicit new business or more deeply penetrate existing customers with products and services that will assist them in achieving their financial goals.

Develop a sales plan with each existing American Federal customer to assure that we continuously seek ways to deepen our relationship with each customer.

Utilizes the American Federal Contact Management System to develop, track, and report results of ongoing sales efforts including information on all existing customers and new sales prospects.

Conducts professional presentations to new and/or existing customers which demonstrate the American Federal Brand Promise, focusing on the banker's comprehensive understanding of the customers business and industry, and the development of comprehensive business solutions including all American Federal banking, investment and insurance services.

Schedule proactive contacts with key customers to recognize the value of personal relationships, assess needs through profiling, schedule appointments, conduct follow-up activities, track contacts, and provide referrals.

Cross-sells American Federal products and services including all loan products, checking and deposit accounts, and makes investment product referrals to build Business, Agricultural and Retail customer banking relationships.

Listen to customer inquiries, requests, and problems, taking ownership to resolve issues in a timely manner in accordance with customer expectations and in compliance with operational and compliance procedures.

### **Technical Skills and Knowledge**

Underwrites Business, Agricultural, and Consumer Loans within own lending limits and makes recommendation for approval of loans outside of authority as if the banker had the authority to approve them. Works with a wide range of customers, from small and unsophisticated to very large and complex credit accounts and real estate customers.

Analyzes credit and financial information to make loans to customers. Accountable for proper documentation and servicing of all assigned loans according to the terms under which the loan has been approved, including regular credit analysis, collateral reviews and inspections, and assuring adherence to loan agreements.

Continually seeks to provide advice, counsel, solutions, and financial expertise to existing customers and new business prospects using the full range of banking, insurance, and investment tools available at American Federal or with other approved product partners (i.e. - Small Business Administration, FSA, Bank of North Dakota, etc.).

Responsible for collections including servicing of payments past due, developing and administering effective workout plans, re-possession of collateral when necessary, and management and disposal of real estate owned or other re-possessed collateral.

### **Management and Leadership**

Participates in establishing lending policies and operational procedures that are consistent with overall bank policies and operate objectives.

Proactively seeks sales coaching advice from supervisor and colleagues. May provide supervision that motivates employees to deliver the value added customers expect.

### **Other**

Identifies and seeks training and development opportunities necessary to improve performance and abilities.

Develops an annual performance and development and training plan and develop an individual sales plan with quarterly, monthly, weekly goals to support the business unit's targets and personal development.

Supports the standards of the American Federal Brand and Customer Touchpoints.

Follows established bank policies and procedures and applicable governmental regulatory laws and regulations.

Responsible for maintaining the confidentiality and security of bank and customer information and organization trade secrets.

## **PERFROMANCE MEASUREMENTS**

### Activities

Appointments/Month: 6

### Sales

Present Value New Sales/Month: 125% of Compensation + \$2,500

Returns: \$0 Value Added on Personal Profit Statement

Personal Performance Measures: 50%

Loan Review Results: 93%

Loan Delinquency: 1.5% greater than 30 days

## **BASIC QUALIFICATIONS**

### Experience and Knowledge

- Undergraduate degree or its equivalent in business, finance, economics, agriculture, or a related field required.
- Relevant job-related experience in lending and collections of consumer, agricultural, business, and mortgage credits required.
- Sales experience in Financial Services with a proven performance record required.

### Skills and Abilities

- Highly motivated and able to perform without direct supervision.
- Excellent customer relations, interpersonal, communication, organizational, delegation, and team player skills
- Ability and desire to obtain knowledge of the full array of financial services, operational systems/processes, industry trends, etc. necessary to deliver American Federal Sales Process
- MS Excel and Word proficiency

### Values, Attitudes, and Leadership

- Supports and displays American Federal values
  - Honesty and integrity
  - Strives for excellence
  - Creates a quality work environment
- Maintains a positive and healthy work attitude
- Demonstrates leadership and initiative

## **PHYSICAL DEMANDS AND WORK ENVIRONMENT**

- Operate telephone, fax, personal computer, and other bank equipment.
- Talk and hear, use hands to write and to finger keyboard, telephone, cell phone other bank and office equipment, and to handle other objects. Frequent sitting, standing, reaching with hands and arms, bending and walking. Close and distant vision and ability to focus.
- Interact with others.
- Travel to customer locations, other American Federal banking locations and Home Office.
- Move 50 pounds for 15 yards.

It is the responsibility of the employee in this position to notify the supervisor or Marketing and Human Resources if unable to perform the responsibilities of the position or if an accommodation to perform the responsibilities is needed.

<b>CORE COMPETENCIES</b>
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	<u>Grade 32</u>	<u>Grade 33</u>	<u>Grade 34, 35, &amp; 36</u>
Experience	0-2 years lending experience, or	1 or more years Ag/Bus. lending experience, or	3 or more years Ag/Bus. lending experience, or
	1 or more years of financial services sales experience	2 or more years financial services sales experience	5 or more years of financial services sales experience
Sales	1 or more years sales experience Level Good – Sales assessment score	2 or more years sales experience Level Good – Sales assessment score	5 or more years sales experience Level Good – Sales assessment score
	Carries out sales plan	Develop and implement annual sales plan	Develop & implement annual sales plan
	Calls on existing customers	Identifies, profiles and calls on new prospects & existing customers	Independently identifies, profiles & calls on new prospects & existing customers
	Assist in developing presentations	Develops & delivers presentations to small & medium customers	Develops & delivers presentations to all sizes of prospects using presentation software
	Asks for referral	Asks for referral	Asks for referral
Banking Knowledge	Understand basic AFB policies	Completely understands AFB procedures and policies	Provides input on AFB procedures and policies
	Complete Basic AFB credit analysis	Mastered AFB credit analysis system	Capable of advanced credit analysis
	Can document basic legal entity and	Can document all collateral types and	Can document complex loans including those not

	collateral type loans	all legal entities that are authorized in AFB Policy	completely covered in AFB policy
	Can complete government guarantee loans under supervision	Complete government guarantee loans independently	Complete knowledge of SBA/FSA and other guarantee programs
	Can carry out compliance	Proactively understands compliance	Proactively understand compliance
	Understands basic collection and loan administrative tasks	Can manage bankruptcy cases and negotiate workouts under supervision	Independently manages and negotiates complex workouts, collections, and bankruptcies
Financial Skills	Complete Omega commercial lending or RMA ag lending training	Completes or tests out of Omega commercial lending	Completes or tests out of Omega commercial lending
	Calculates annual cash flow for basic farm and business customers	Calculates monthly cash flow for complex ag and business customers	Calculates monthly cash flow for complex ag and business customers
	Understands basic investment vehicles	Understands investment, buy/sell, retirement and insurance vehicles	Understands and can advise on complex investments and equity options for customers
	Can converse intelligently about customers business	Demonstrates expertise in prospect or customer's industry	Provides advice on how to improve the customer's business based on knowledge of the industry

Leadership/Other	Participates in sales meeting	Presents sales meeting agenda items	Leads sales meeting
	Participates in planning and delivers plan results	Participates in planning and delivers plan results	Develops plans for growing sales practice and business unit goals
	Participates in professional development organization	Participates in professional development organization	Takes leadership role in professional development organization
	Participate in community organization to make business contacts	Participate in community organization to make business contacts	Takes leadership role in community organization where exposure can increase business development opportunities

**Member FDIC  
Equal Opportunity/Affirmative Action Employer**

**HOW TO APPLY:**

If you are interested in more information about this position or if you wish to apply, contact: M Daniels, Human Resources, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5915. Fax: 701.461.5971. E-mail: [mdaniels@americanfederal.net](mailto:mdaniels@americanfederal.net). Our website address is [americanfederalbank.com](http://americanfederalbank.com).

All applicants, including employees of American Federal, are required to submit directly to the Human Resources Department an American Federal Application for Employment and an American Federal Inquiry Release Form, current resume, letter of application, three current business or professional references, including their names and daytime and evening phone numbers with area code, current compensation package and expected compensation. Applicants are also asked to complete an American Federal Applicant Control Card, Self Identification of Veteran Form and Self Identification of Disability Form.