



### **POSITION DESCRIPTION**

Position Title:	Ag/Business Banking Specialist
Grade:	22
Primary Work Site:	Moorhead Sales Office
Reports To:	Moorhead and Wahpeton Market President
FLSA Status:	Non-Exempt
American Federal Status:	Full-Time
Benefit Status:	Full-Time Benefitted
Posted Date:	May 7, 2020
Application Deadline:	May 21, 2020 or Until Filled

### **POSITION OVERVIEW**

The Ag/Business Banking Specialist position is on a career path to become a Ag/Business Banker, a process including completion of a Learning and Development Plan and generation of outstanding loan volume and meeting other targets.

The position is responsible for Associate and Banker duties, based on market needs, in the retail function, providing client service and support in deposit, loan and cash-handling transactions, client problem-solving, and service and support in the origination, processing and administration of consumer and business relationships.

The position learns the role and responsibilities of the Ag/Business Banker, analyzing commercial credits and providing service and support to the commercial credit function under the guidance of the Market President; and participates in prospecting and joint sales calls with the Market President and Ag/Business Banker.

This position does not have a Personal Profit Statement.

Assists Ag/Business Bankers in managing relationships with Agriculture and Business customers. Assists in implementation of a 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. Continuously uses the American Federal Preferred Way of Selling to identify customers' goals and needs.

Assists in the underwriting of Agriculture and Business loans, and administering them according to established bank policies and procedures.

Makes recommendations for credit approval on loans. Assists in the preparation of loan presentations on Agriculture and Business loans for submission for loan approval.

Performs routine administration of Agriculture and Business credit lines in conformance with customer's loan contract. Under direction of the Market President, extends credit lines, accepts payments, and completes depository transactions for customers.

Is able to sell consumer credit, deposit, and convenience products and services and refers customers and prospects to licensed representatives to fulfill investment or insurance needs.

Follows established bank policies and procedures and complies with governmental regulatory laws and regulations. Affirmatively seeks to continuously increase own knowledge of financial services, operational systems/processes, and industry trends.

## **ESSENTIAL DUTIES**

### **Sales and Service**

Develops a comprehensive knowledge of customers to help identify problems and assist in developing solutions by providing American Federal products and services.

Provides outstanding customer service by using the American Federal Preferred Way of Selling to uncover customer goals. Confer with customers regarding financial needs, products and services, while explaining benefits. Refer customers to Personal and Private Bankers, Registered Representatives, and Agricultural/Business Bankers.

Takes a proactive, deliberate role with the customer, anticipating needs and demonstrating enthusiasm for achieving the customer's financial success.

Listens 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.

Assists in implementation of an effective calling program, using the American Federal Preferred Way of Selling to continually solicit new business or more deeply penetrate existing customers with products and services that will assist them in achieving their financial goals.

Under direction of Market President, schedules 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 feedback.

Under the guidance of the Market President, establishes Target Markets, a Prospecting Plan, and builds a prospecting list. Participates in appointments and joint sales calls with the Market President or Ag/Business Banker.

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

Assists in preparing and conducting professional presentations to new and/or existing customers which demonstrate the American Federal Brand.

### **Technical Skills and Knowledge**

Assists in analyzing 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.

Collects and reviews documentation for loans including income tax returns, credit reports, financial statements, UCC lien searches, Title Opinions, appraisals, insurance policies, etc.

Assists in the preparation of Loan Presentations for submission to Home Office for loan approval.

Disburses funds on approved loans to appropriate parties and monitor activity on lines of credit for compliance with the loan contract.

Maintains the monitoring system for servicing of routine and complex Agricultural Business, Commercial and Mortgage loans. This includes requesting and gathering financial information as well as obtaining and verifying insurance coverage, monitoring UCC continuations, or any other required reports from the business or farm operator.

Assists Bankers with collections including servicing of payments past due, developing and administering effective workout plans, repossession of collateral when

necessary, and management and disposal of real estate owned or other repossessed collateral.

### **Systems**

- American Federal PC Desktop
- Product Pricing Systems and Calculators
- Consumer Loan Underwriting
- Business Credit Analysis Module
- Small Loan Credit Analysis Module
- Ag Credit Analysis Module
- Investment Property Credit Analysis Module
- Global Cash Flow/Individual Credit Analysis Module
- Sales Management System
- Client Management System
- Performance Management Reports
- OSI
- LaserPro
- Mortgage Bot Software for Mortgages
- Mortgage Credit Bureau Website
- iSynergy Document Imaging System

### **Other**

Proactively seeks sales coaching and advice from supervisor and colleagues.

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

Develops a personal action plan for performance improvement, including a training plan and individual sales plan.

Supports 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.

### **PHYSICAL DEMANDS AND WORK ENVIRONMENT**

- Ability to operate bank and office equipment, including PC, telephone, fax, and photocopier.

- Able to talk and hear, use hands to write and to finger keyboard, telephone, other bank and office equipment, and to handle other objects. Frequent walking, sitting, standing, reaching with hands and arms, and bending. Close and distant vision and ability to focus.
- Ability to lift 50 pounds and carry for 15 yards.
- Ability to travel to customer locations, other American Federal banking locations and Home Office.

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.

### **POSITION SPECIFICATIONS**

Undergraduate degree or its equivalent in business, finance, accounting, economics, agriculture, or a related field.

Two or more years of job-related experience in ag or commercial lending and collections of consumer, agricultural, business, and mortgage credits, or a minimum of five years of experience in sales or commercial business that have resulted in developing transferable skills required as an Ag/Business Banker.

Highly motivated and able to perform with limited direct supervision.

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 Preferred Way of Selling.

Excellent customer relations, interpersonal, written and oral communication, organizational, delegation, and team player skills.

Working knowledge of rules, regulations, policies and procedures governing Agricultural and Business lending.

Personal computer proficiency, including Excel, PowerPoint, Access and Windows word processing.

Travel to customer and prospect locations and American Federal sales offices.

Ability to operate telephone, personal computer, and bank and office equipment.

**HOW TO APPLY:**

If you are interested in more information about this position or if you wish to apply, contact: M. Heinzen, Human Resources, American Federal Bank, 215 N 5th St, Box 2946, Fargo, ND 58108-2946. Phone: 701.461.5904. Fax: 701.461.5971. E-mail: [mheinzen@americanfederal.net](mailto:mheinzen@americanfederal.net)

All applicants, including employees of American Federal, are required to submit directly to the American Federal Human Resources Department an American Federal Application for Employment and an American Federal Inquiry Release Form, current resume, cover letter with three current business or professional references, including the references' full name 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.

A set of American Federal application forms can be found at "Career Opportunities" at the American Federal website at [americanfederalbank.com](http://americanfederalbank.com).

**Member FDIC  
Equal Opportunity/Affirmative Action Employer  
Including Protected Veterans and Individuals with Disabilities**