

Agricultural Loan Officer

Position Type: Full-time, Permanent

Experience Level: 3–5 years preferred

Location: Wanda, MN

Role Overview

We are seeking a results-driven Agricultural Loan Officer to manage and grow a diverse portfolio of agricultural loans. You will be responsible for building long-term relationships with local producers, assessing creditworthiness for farm operations, and structuring creative financial solutions to help agribusinesses thrive. This role requires a blend of financial expertise and a deep understanding of the agricultural industry.

Key Responsibilities

- Actively build and maintain strong relationships with existing customers and build new lending opportunities within the local and surrounding communities.
- Meeting with existing and potential new customers, collecting financial data, and analyzing credit histories and financial statements to determine creditworthiness.
- Ensure all loan agreements comply with regulatory guidelines and bank policies.
- Manage and grow loan portfolios, monitor repayment activities, and identify potential credit deterioration. Work proactively with borrowers on past-due accounts.

Qualifications

- **Experience:** 3–5 years of commercial or agricultural lending experience is strongly preferred.
- **Education:** Degree in Agribusiness, Agricultural Economics, Finance, or a related field.
- **Technical Skills:** Proficiency in credit analysis.
- **Industry Knowledge:** Practical understanding of crop and livestock cycles, input costs, and risk management.
- **Interpersonal Skills:** Strong relationship-building skills and the ability to communicate effectively with producers and farm owners.

Requirements:

Monday – Thursday 8:00 a.m. to 4:00 p.m., Friday 8:00 a.m. to 5:00 p.m.

Benefits

- 401(k)
- Dental insurance
- Health insurance
- Health savings account
- Life insurance
- Paid time off
- Profit sharing