



**Richland Federal Credit Union**  
**Ag/Commercial Loan Officer - II Job Description**

**Position Overview:**

This position is responsible for developing appropriate lending relationships which includes the ability to conduct thorough credit investigations, obtain the necessary information to effectively make credit decisions, and communicate decisions. This position reports to the **Vice President of Lending**.

**Essential Duties and Responsibilities:**

- The Loan Officer is responsible for collecting all necessary information in order to effectively underwrite and service loans and will work with the Loan Processing/Servicing teams in a professional and timely manner.
- The Loan Officer is responsible for providing sound financial guidance to borrowers while protecting the interests of Richland Federal Credit Union and the borrower's financial condition.
- The Loan Officer is responsible for every loan they originate and is responsible for the full loan cycle; including any follow up required and collection activities and will work with the appropriate staff on all repossessions and workout situations.
- The Loan Officer is responsible for approving loans within their authority in accordance with Richland Federal Credit Union's Loan Policy and according to State and Federal Regulations. The Loan Officer is responsible for presenting loans above their approval authority to the appropriate approval authority. The Loan Officer is responsible for being capable, ready and willing to make sound judgments and decisions in the best interest of Richland Federal Credit Union.
- The Loan Officer is responsible for informing the borrowers if loan applications are not approved.
- The Loan Officer is responsible for preparing and submitting the Loan Processor Worksheet and other loan file documents to the Loan Processing Group for loan document preparation and filing in a timely manner.
- The Loan Officer is responsible for growing their loan portfolio with quality loans and to grow non-interest income for the Credit Union, this may include spending a portion of their time outside the office seeking new loan opportunities and having the ability to work flexible hours including weekends to accommodate borrowers' schedules.
- The Loan Officer is responsible for originating consumer loans on occasion and servicing a consumer loan portfolio.
- The Loan Officer is responsible for cross-selling other loan products and other services of Richland Federal Credit Union.
- The Loan Officer is responsible for promoting the improvement of Richland Federal Credit Union through quality member service, promotion of products, professionalism in conduct and diligent work ethic.

**General Duties & Responsibilities:**

- Customer Service (Relations) - Ensures the highest quality member experience. Is responsive and courteous. Answers telephones as required, makes inquiries to determine proper handling, assists members on matters trained to handle, transfers calls, and takes messages.
- Image - Maintains a consistent company image and professionalism both internally and externally during both business and non-business hours.
- Work Ethic - Demonstrates reliability, punctuality, efficiency, quality, and to multi-task regularly. Exercises entrepreneurial spirit for the success and growth of the company and self. Accepts responsibility and accountability. Is accountable for use of company time. Demonstrates an understanding of the position requirements and of the needs of the company.

- Training- Participates in required organizational and supervisor-led training and consistently applies acquired skills. Handles constructive and genuine feedback professionally, demonstrating receptiveness to improvement.
- Communication - Demonstrates ongoing communication with all levels and divisions/departments/units of the company to enhance teamwork and effectiveness and alignment of company and division/department/unit goals. Follows organizational protocols regarding conflicts and concerns, addressing both personal and others' issues appropriately.
- Policies – Adheres to company policies as determined by management. Takes accountability for actions deemed appropriate or inappropriate by management.
- Teamwork - Supports team objectives and efforts of others on the team. Encourages a spirit of inclusion, participation and belonging. Demonstrates diplomacy and respect towards all colleagues and superiors.
- Safety and Compliance - Contributes to a culture that ensures all facilities, equipment and personnel adhere to all federal and state safety and compliance regulations.
- Maintenance - Coordinates with Operations Manager(s) to ensure proper maintenance of property and equipment.
- Other Duties & Responsibilities- Executes additional tasks and responsibilities as designated.

#### **Basic Qualifications:**

- Education: Bachelor's Degree in a business or accounting related field of study (3-5 years of related job experience may substitute for education).
- Related Experience: 1-2 years previous financial institution/member service experience, or equivalent combination of education and/or experience.
- Must be able to work extended hours whenever required or requested by management.
- Working knowledge of Microsoft Office.
- Excellent written and verbal communication skills.
- Ability to learn business accounting systems.

#### **Preferred Qualifications:**

- Previous experience as an Ag/Commercial Loan Officer - II.

#### **Required Physical Demands:**

- The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- While performing the duties of this job, the employee is regularly required to sit and use hands to finger, handle or feel objects, tools, or controls. The employee frequently is required to reach with hands and arms and talk or hear. The employee is occasionally required to stoop, crouch and kneel. The employee must occasionally lift and/or move up to 50 pounds.

***Note: The above information on this job description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.***

**Receipt Acknowledgement:** \_\_\_\_\_

**SIGNATURE**

\_\_\_\_\_  
**DATE**