

**Equity Cooperative Livestock Sales Association**

**Equity Livestock Credit Corporation**

**Position Description**

**Position Title:** Agricultural Loan Officer  
**Location:** Baraboo  
**Reports to:** Vice President Credit Services  
**FLSA Status:** Exempt

**Overview:**

Equity Cooperative Livestock, Wisconsin's largest livestock marketing cooperative, is also one of the nation's largest livestock marketing organizations. Service to its members is a primary obligation of all employees. The Agricultural Loan Officer will be responsible for developing, establishing and promoting agricultural lending, farm production and financial management solutions to provide the best service possible to meet our customers' and prospective customers' needs. This position will be key contact person for current, potential and past credit customers. Gathering information and creating credit presentations for committee approval and completing and servicing approved loans.

**Essential Functions:**

**I. Business Development, Administration, and Management (70%)**

- Aggressively market credit and financial services and establish new market relationships in the consumer and residential markets.
- Utilize business knowledge to gain in-depth understanding of each customer's current financial position in order to provide innovative and workable alternatives to solve problems for the customer.
- Create, maintain and potentially expand strong relationships with customers/business contacts/influencers including ELCC credit participants and other financial partners.
- Develop and maintain a significant professional presence throughout the local communities in addition to making formal presentations to various local and regional groups.
- Develop expertise in the areas of agricultural lending, farm production and financial management and other specific knowledge pertinent to the geographical region or territory.
- Use knowledge of finance and agriculture to provide "value added" information about their customers and prospective customer's needs.
- Promote and Cross-Sell the marketing business of Equity Cooperative Livestock Sales Association and increase Equity's patron base.
- Manage and retain high levels of service to loans within loan portfolio.

- Review loan applications and make credit decisions and/or recommendations to the appropriate credit approval level to approve or decline said applications timely.
- Attend market related meetings and activities.
- Perform other duties as assigned.

**II. Strategy and Planning (10%)** Act as a strategic business partner to senior executive leadership team.

- Assess and evaluate financial performance of organization with regards to loan portfolio goals, budgets, and forecasts.
- Provide insight and recommendations to both short-term and long-term growth plan of Equity Livestock Credit Corporation.
- Act in compliance with all applicable State and Federal Rules and Regulations that apply to lending transactions.
- Communicate, engage, and interact with Board of Directors, CEO, and Executive Leadership Team.
- Create and establish yearly financial lending objectives that align with the company's plan for growth and expansion.
- Participate in pivotal decisions as they relate to strategic initiatives and operational models.
- Interact with and keep/bring the ELCC division in line with Executive Leadership and Board of Directors' plans, initiatives, and recommendations.

**III. Budgeting and Forecasting (10%)**

- Assist with development and maintenance of monthly operating budget and annual company operating budget.
- Assist with creation and updating of forecasting models to help Executive Team and Board of Directors anticipate future performance by utilizing prior performance, past experience, and other industry factors.
- Utilize forward-looking models and activity-based analyses to provide financial insight into the organization's plans and operating budgets.

**IV. Financial Analysis (10%)**

- Identify, develop, and execute analysis of financial initiatives, product launches and/or new service offerings.
- \* Review monthly financial statements and variance reports, offering explanations for variances and proposing solutions to concerns.
- Explore investment opportunities and provide recommendations on potential returns and risks.

**Qualifications and Requirements:**

- Bachelor's Degree in Business Administration, Finance, Agriculture or equivalent work experience.
- 3-5 years of experience in consumer, commercial, or agricultural lending or the agriculture industry.
- Basic knowledge of loan products and services, credit operations and government lending regulations.
- General knowledge of farm production methods and products.
- Some travel up to 30% with some overnight will be required.
- Basic computer skills required.
- Excellent communication skills, both oral and written.
- Detail-oriented with great follow-through.