

FIRST COMMUNITY CREDIT UNION

POSITION DESCRIPTION

Title: Branch Manager/Commercial & Ag Loan Officer

Reports To: VP of Sales and Branch Administration

Location: Valley City Branch

Position Summary

Manage and guide branch office staff in providing quality service to members in the areas of account transactions, loan products, and deposit accounts within established policies and guidelines. Responsible to interview applicants for commercial and agricultural loans; assist with loan applications and required loan forms; gather background information and analyze loan applicant's financial information and credit history; approve or deny loan applications based on analysis of each applicant's information and perform all lending duties according to approved policies and procedures.

Duties/Responsibilities

The following duties are typical for this position, and are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned:

- Enthusiastically support the credit union's focus on member sales and service.
- Actively seek out sales opportunities and cross-sell opportunities and promote credit union products and services based on member needs. Call on existing and prospective members to expand existing business and develop new business.
- Consistently meet or exceed individual and branch sales goals to support overall credit union financial goals.
- Ensure the branch office is properly staffed and that staff is trained to meet member service needs as well as sales objectives.
- Assist members with the loan application process to ensure completeness of information.
- Gather and evaluate operation and financial information on loan applicants, including credit bureau reports, verifying debts, estimate monthly payments for any outstanding debts, calculate the debt-to-income ratios to gain an understanding of borrower's business model and financial condition.
- Complete farm and business financial statements, income and expense projections (cash flow), and ratio analysis in specific software program utilized by lender.
- Calculate how much of a loan applicant's debt is secured or unsecured, determining collateral needs and payment plans.
- Determine if collateral offered is free and clear of previous liens.
- Approve or deny loan applications or acquire decision from appropriate lending authority when needed.
- Make annual or more frequent farm visits as required to monitor condition of borrower and collateral and provide written evaluation of operation and collateral detailing volume and condition.

- Conduct lien searches and title opinions on real estate as necessary to guarantee proper lien position, and perfect liens on all agricultural collateral in compliance with state and federal laws.
- Maintain up-to-date inventories of all agricultural collateral including crops, livestock and machinery.
- Require outside appraisal of farm real estate and chattel property as deemed necessary.
- Take assignments of indemnities and assignment of government payments.
- Approve disbursements on lines of credit.
- Resolve member complaints involving loan decisions or errors on their accounts, and explain reasons for denial and explore options for members when loans are denied.
- Close approved loans, making sure documents are properly executed and completed accurately.
- Acquire knowledge of Farm Service Agency, Bank of North Dakota, Small Business Association, and USDA loan programs and utilize where beneficial for member and to mitigate lender credit risk.
- Ensure each loan processed is accurate, properly documented, closed, disbursed, coordinated and filed.
- Acquire the proper documentation to ensure complete orderly files on each account with special attention being paid to complete and accurate detailing of all problems, correspondence, and performance of all agriculture loans.
- Ensure documentation is imaged to electronic files or forwarded to Administration office when applicable.
- Review delinquent loans or problem loans with collection department and VP of Business Lending as soon as aware of a concern, aid in the collection of loans as directed.
- May perform the duties of any other branch position to include new account opening and consumer loans.
- Exercise managerial leadership duties as it relates to staffing, development, training, coaching, motivating, performance management and disciplinary action.
- Assist in the development of branch-operating budget. Prepare, implement, and monitor the branch budget consistent with the overall strategic plan and budget of the credit union.
- Ensure the branch facility, structure, and grounds are secure and maintained appropriately; follow all safety and security rules and regulations.
- Aid in establishing the marketing plan for the branch. Assist in carrying out the plan in conjunction with the marketing department.
- Represent the credit union in the community by participating in civic or non-profit organizations to generate additional business to the credit union; utilize relationships with local civic/volunteer organizations to identify potential opportunities. Encourage staff involvement in civic and volunteer organizations.
- Maintain a professional and courteous attitude with all people, including fellow employees, members, management staff, board members and outside vendors.
- Adhere to relevant state and federal regulations including Bank Secrecy Act and Office of Foreign Assets Control rulings and to all FCCU policies and related procedures.
- Report to work at scheduled time and maintain a neat and professional appearance.
- All other duties and responsibilities as assigned.

Basic Qualifications

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Bachelor's degree in business, finance or related field. Experience in lieu of formal education may be considered.
- One to three years experience in a financial institution. Experience could include lending, collections, new accounts or equivalent level of work in a previous job.
- Previous management experience in a retail or branch capacity.
- Proven individual and team success in a sales environment.
- A farm background is beneficial.
- Strong working knowledge of Microsoft Office Suite required.
- Solid writing and problem solving skills.
- Ability to organize personal work area as well as direct and supervise the work of fellow staff.
- Ability to be a team player. Accept instruction from others, and keep an open mind.
- Ability to travel as required, with possible overnight stay.
- Ability to be licensed in North Dakota in all lines of insurance deemed necessary.
- Ability to lift up to 40 lbs.
- Class D driver's license.
- Regular attendance is required due to the nature and/or volume of work.

Location and Hours of Work

This position will be based in Valley City; however travel throughout North Dakota may be required. The core hours of this job are standard, and related to the needs of the membership and business flow. General hours are 8:00 – 5:00 Monday through Friday, however, evenings and Saturdays are routinely required.

Compensation

This is a salaried position; compensation will be based upon qualifications and performance relative to pre-established goals and objectives.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be construed as an exhausted list of all duties, responsibilities, and skill required of personnel so classified.