

## **Loan Officer (Colusa, CA)**

### **Overview:**

FCS of Colusa-Glenn is looking is looking for a Loan Officer. This organization is a member-owned cooperative with the sole purpose of providing agricultural loans and related credit services to farmers, ranchers, and rural home owners. The Loan Officer generates new business with new and existing clients, maintains relationships, initiates and facilitates the loan origination process and develops a strong presence in the community. This position reports to the Chief Credit Officer.

### **Responsibilities include:**

1. Originates loans by accepting applications, gathering income information, and verifying financials for new and existing clients
2. Matches program, product, and terms to client needs
3. Analyzes credit for new actions and servicing actions
4. Verifies and reviews financial documentation and closing conditions
5. Determines products pricing
6. Makes recommendations on approvals and denials
7. Conducts chattel collateral evaluations
8. Represents and promotes the organization at agricultural meetings and events
9. Develops a network among community leaders and influencers and builds relationships with internal and external contacts to market credit and explain lending policies and procedures
10. Determines potential business opportunities by visiting farms
11. Selects and reviews loan documentation prior to closing
12. Verifies loan files for accuracy and completeness
13. Completes daily online fund disbursements
14. Appropriately protects the confidentiality, security, and integrity of the organization's systems and data as well as the data of clients.

### **Requirements include:**

1. Bachelor's degree in ag business or business
2. 3 years of related experience in banking or commercial appraisal. An equivalent combination of education and experience sufficient to perform the essential functions of the job may be substituted
3. Expert knowledge of the agriculture industry and the impact of current events on agricultural operations and credit
4. Skill in establishing and maintaining relationships to advance the organization's interests and increase personal efficacy
5. Skill in listening and conveying awareness of a customer's problem or issue to find resolution
6. Excellent communication skills (both oral and written).

### **Compensation:**

This position offers a competitive salary depending on qualifications and experience. In addition, compensation includes:

- Health Insurance, Paid Vacation and Holidays, Sick Leave, 401K with a generous match

### **Contact:**

Send resume to [HR@morrisonco.net](mailto:HR@morrisonco.net). All offers of employment contingent on a background check. EOE. Please note that Morrison & Company does not recruit from client personnel.