



Citizens State Bank of Loyal

TITLE:	Agricultural & Commercial Loan Officer	Reports to: Chief Lending Officer
FLSA:	Exempt	Location: Marshfield
CATEGORY:	Full Time	Date: July 2026

SUMMARY

This position is responsible for developing and maintaining a portfolio of commercial and agricultural loan accounts. Makes loans the individuals, partnerships and corporations engaged in agricultural production. Analyzes loan applications, audits loan files, services existing loans, and counsels customers in an effort to reduce delinquencies and meet departmental goals for increasing loan volume. Aggressively sells and promotes all bank services in such a way as to enhance bank earnings and the bank's image within the community.

ESSENTIAL DUTIES

- Ability to read, analyze and interpret financial reports, professional journals and governmental regulations.
- Strong writing skills to compose moderately complex correspondence and reports.
- Strong verbal skills to effectively present information to customers, employees and managers in one-on-one and small group situations.
- Ability to calculate amounts such as interest, discounts and percentages and interpret complex financial reports.
- Comprehend and understand bank operations, policies (manuals) and procedures.
- Independent judgment to recognize and maintain confidential information.
- Ability to explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Understand and apply standard agricultural production and marketing concepts and principles.
- Approve within delegated authority loan structures pricing and conditions on loan transactions.
- Recognize and resolve a wide variety of practical problems involving common sense judgment, tact, and on-the-spot decision.
- Problem-solving skills to define problems, collect data, establish facts, and draw valid conclusions.
- Interpersonal skills to deal effectively with customers, employees and managers.
- Organizational skills to prioritize responsibilities and meet deadlines in an orderly, productive manner.
- Customer service and collection skills to handle situations which require assertiveness and discretion.
- Computer skills in word processing, spreadsheet and database software to generate correspondence and reports.



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SECONDARY DUTIES

- Participates in Bank-wide committee and branch-level meetings when requested.
- Assist senior management in development of Bank manuals and operational procedures in an effort to accomplish the Bank's strategic directives.
- Keeps abreast of regulatory compliance and developments for assigned area and informs Bank staff of same. Recommends procedural changes as needed to support prescribed requirements.
- Maintain educational and professional expertise through attendance at job-related seminars, conferences and workshops.
- Participates in Bank community service and team building events.
- Perform any and all other additional duties as may be assigned.

ENVIRONMENT AND PHYSICAL ACTIVITY

The physical and work environment characteristics described in this job description are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions or as otherwise required by law. Employees needing reasonable accommodations should discuss the request with the employee's supervisor or Human Resources.

This work requires the occasional exertion of up to 10 pounds of forces; work requires sitting, frequently requires standing. Work has standard vision requirements. Work requires preparing and analyzing written or computer data and observing general surroundings and activities.

MINIMUM REQUIREMENTS

A bachelor's degree with a major in Business or Agriculture is required; or an equivalent combination of education/experience/knowledge in lieu of the degree.

Experience with FSA & SBA Guaranteed Loans.

Three or more years working as an Ag or Commercial Lender.

Knowledge and practice of customer service principles including advanced sales skills.

Relevant computer skills.

Strong reading, writing, numerical ability and communication and problem solving skills.

Customer service oriented.

Accurate and attentive to detail.

Ability to manage time effectively and efficiently.

Must be honest and able to work independently and in a team environment.

Ability to multi-task and handle stressful situations.

Acknowledgement: This job description is not intended and should not be construed to be an all-inclusive list of responsibilities, skills, efforts or working conditions associated with this position. While this job description is intended to be an accurate reflection of the job requirement, management reserves the right to modify, add or remove duties from particular jobs and to assign other duties as necessary.