

Job Title:	Ag/Commercial Loan Operations Supervisor	FLSA:	Exempt
Division:	Operations	Revision Date:	01/2021

Position Purpose:

The Ag/Commercial Loan Operations Supervisor will oversee the Ag/Commercial Loan Processors. The Ag/Commercial Loan Operations Supervisor will be responsible for ensuring processing and servicing are efficiently and accurately administered. Establishes processes, procedures and expectations that align with the commitment and business strategy of Midwest Heritage.

Essential Functions:

Management:

- Ensures that personnel are trained and efficient.
- Instructs personnel regarding policy, procedure, and program changes and ensures that they are well informed regarding legal and regulatory developments.
- Conducts performance appraisals and holds employees accountable to expected results.

Loan Operations:

- Manages, implements and enhances all systems used in the loan processing area.
- Provides guidance and direction in the development of short and long term plans in order to process, close, and fund loans in a timely and efficient manner.
- Manage the loan process from data collection and analysis through closing, including approvals & denials and dispersal of funds within policies. Answer loan related questions or items directly with customers and support staff.
- Ensures the protection of the bank's interests in matters of adequate documentation, adherence to bank policy and in the various laws and regulations applicable to department.
- Complete daily/weekly/monthly reporting requirements and assist the team with various monthly reporting responsibilities, as directed.
- Assist with preparation of internal and external audits.

Administrative & Other:

- Monitors pipeline regularly - tracks applications, approvals, denials, closed loans.

Secondary Duties and Responsibilities:

- Performs other job-related duties and special projects as required.

Knowledge, Skills, Abilities Required:

- Experience in Ag/Commercial processing and closing **required**.
- Must have a friendly positive attitude, strong written and verbal communication skills and the ability to approach people.
- Self-motivation, strong work ethic and the ability to build personal relationships within the company.

- Must be able to work independently with little daily supervision.
- Excellent organizational skills, work with detail, high level of accuracy, and follow-up skills are required.
- Required to be able to maintain a high degree of confidentiality.
- Will always present themselves in a professional manner.
- Must have proficiency of PC with Microsoft Word, Excel, Access, Outlook.

Education, Experience, and Other Requirements:

- Bachelor's degree in business, finance, accounting or other related degree or equivalent experience.
- Ability to read, analyze and interpret financial data, with strong critical thinking and problem solving ability.

Reporting Relations:

Accountable and Reports to: EVP, Chief Retail Officer

Supervisor Responsibilities: Yes

Working Conditions and Physical Requirements:

- The duties of this position are normally performed in a general office setting. This is a fast paced work environment.
- This position is classified sedentary/light and requires the ability to sit for long periods of time.
- There is frequent pressure to meet deadlines and handle multiple projects in a day.
- Visual requirements include: ability to see detail at near range with or without correction.
- Must be able to perform the following physical activities: sitting for long periods, talking (in person and by telephone), hearing and repetitive motions.

Travel:

- Travel up to 20% may be required.

Equipment Used:

Computer (PC with Microsoft Office programs), telephone, calculator, telephone, copier, fax, and printer.

Other Position Requirements:

Contacts: This position works with Midwest Heritage employees, customers, Hy-Vee employees, vendors and outside agents doing direct business with Midwest Heritage.

Confidentiality: This position has the responsibility to protect the privacy and confidentiality of customers, employees and bank/insurance/financial information at all times.

In the performance of their respective tasks and duties all employees are expected to:

- Follow all state and federal regulatory requirements and complete assigned training courses within the required timeframes.
- Perform quality work within deadlines.
- Interact professionally with other employees, customers and suppliers.

- Work effectively as a team contributor on all assignments.
- Work independently while understanding the necessity for communicating and coordinating work efforts with other employees and organizations.

This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Other duties, responsibilities and activities may change or be assigned at any time with or without notice.

Your signature indicates that you have reviewed this job description and understand all expectations. Please return a signed original to Human Resources for the employee file.

Employee Name (please print)

Signature of Employee

Date