

Job Title:	Sr. Credit Officer	FLSA:	Exempt
Division:	Banking	Revision Date:	May, 2021

Position Purpose:

The Sr. Credit Officer oversees the Agriculture and Commercial credit and operations department by providing credit and loan underwriting expertise to the Bank's C&I, SBA, Agriculture, and CRE loans. The Sr. Credit Officer will analyze prospective loan transactions, help determine credit worthiness of borrowers, and set processes to create efficient workflow between all areas of the department. The Sr. Credit Officer will underwrite transactions as well as validate the credit analysis prepared by the Credit Analysts to provide opinions and recommendations regarding the proposed credit and potential risks.

Essential Functions:

- Leads, manages, directs workflow, and provides guidance for the credit analysts and loan operations department.
- Provides input, development and review of Commercial and Agriculture Banking policies and procedures to ensure that credit is in compliance with Federal and State banking laws and regulations
- Assesses total risk pertaining to requests for new or additional credit by new or existing customers, primarily through the analysis of financial statements and credit history
- Works with bankers and analysts in establishing proper credit structure.
- Performs underwriting on all types of commercial and agricultural loans through existing loan policy guidelines.
- Prepares and presents, periodic reviews of new and existing credits: assesses financial statements, cash flow, projections, credit quality, covenant compliance, collateral analysis, and borrower and guarantor analysis
- Monitor portfolio loan exposure including review of monthly reports, including maturity reports, daily overdraft activity reports and weekly past due reports and financial exception reports.
- Present information and actively participate in weekly loan committee meetings.
- Assists Senior Lender with designated credits and special projects.
- Provides approval authority on internal loan committee.

Secondary Duties and Responsibilities:

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

Knowledge, Skills, Abilities Required:

- Commitment to the Midwest Heritage Mission and willingness to promote the values of the company
- Advanced knowledge of lending principles, processes and practices
- Advanced knowledge of accounting principles and practices
- Advanced knowledge of analysis tools, logic and proven aptitude
- Proficient in Microsoft Office programs including Word, and PowerPoint with advanced proficiency in Excel

- Excellent skills in managing multiple tasks requiring strong attention to detail.
- Strong internal and external interpersonal and customer service skills
- Strong verbal and written communication skills

Education, Experience, and Other Requirements:

- Minimum Education: Bachelor's degree in related field preferred.
- Minimum Experience: Five plus years of experience in credit administration and risk analysis.
- Knowledge of Small Business Association (SBA) lending.
- Formal credit training preferred.
- Commercial and Agricultural knowledge (preferred)

Reporting Relations:

Accountable and Reports to: SVP, Senior Lender

Supervisor Responsibilities: Credit Analysts and Loan Operations Specialists

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.
- 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:

Monthly travel between Midwest Heritage locations and periodic travel to customers, vendors, training and conferences.

Equipment Used:

Computer (PC with Microsoft Office programs), telephone, calculator, 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