



## JOB POSTING

**DATE OF ISSUE:** April 19, 2024  
**POSITION:** Credit Officer Trainee/Credit Officer  
**LOCATION:** Central Office, Little Rock  
**SUPERVISOR:** VP of Credit

### **MAJOR RESPONSIBILITIES AND DESIRED QUALIFICATIONS:**

This position will analyze and provide written recommendations for credit decisions based on financial information and projections. The credit officer role is also known as a Credit Analyst or Credit Underwriter at other lending institutions.

- Reviews basic and complex loan requests to ensure applicant, loan purpose and collateral eligibility meet Association requirements
- Analyzes balance sheets, tax returns, repayment worksheets and credit bureau information by:
  - o Performing projections based on financial statements, historical data and agricultural trends to determine long-term profitability
  - o Determining if applicant's financial ratios meet Association standards
- Writes a narrative to explain overall financial position and credit worthiness of an applicant
- Participates in Loan Committee by observing discussions and voting on loans
- Approves or denies loan application based on Association standards and credit authority
- Reviews loan documentation files to ensure compliance with Association standards and FCA regulations

### **REQUIRED KNOWLEDGE AND EXPERIENCE:**

Bachelor's degree in business administration, agricultural economics, accounting, economics, finance or related field required. Minimum two years' experience preferred in a credit related function and strong agricultural background. Successful candidates must be highly motivated with strong communication skills both written and verbal. Other strong skills required are interpersonal relationship skills, analytical skills and the ability to work individually and as a team player.

### **SEND RESUME OR APPLICATION TO:**

Attn: Katie Edmison – Credit Officer  
AgHeritage Farm Credit Services  
119 East Third St. Suite 200  
Little Rock, AR 72201  
Job Link: <https://agheritagefcs.bamboohr.com/careers/77>

EEO/AA/M/F/V/D – *No Agencies Please*