



AG NEW MEXICO FARM CREDIT

DATE: August 30, 2018
POSITION: Senior Relationship manager
LOCATION: Clovis, NM
SALARY: Commensurate with experience & qualifications

COMPANY PROFILE:

Ag New Mexico, Farm Credit Services, ACA is a rural lending cooperative that provides financing for agriculture, agribusiness and rural real estate. The organization is headquartered in Clovis and has branch offices in Albuquerque, Clovis, Las Cruces and Roswell New Mexico. Ag New Mexico is part of the nationwide Farm Credit System, the nation's oldest and largest source of rural financing, which has been financing farmers, ranchers, and agribusinesses for over 100 years.

REQUIRED QUALIFICATIONS:

Bachelor's degree in Business Administration, Finance, Agricultural Economics, or a related field, or equivalent experience and five (5) to seven (7) years of progressively responsible banking or related agricultural lending experience. Experience should include a broad understanding of lending regulations, credit operations, and credit practices.

JOB PURPOSE AND SCOPE:

Responsible for initial relationship and follow-up with large prospects. Develops and implements select customer referral strategies in order to increase client satisfaction and loan portfolio growth for the Association. Has direct responsibility for the development and growth of the Association's market share. Manages and maintains current business relationships and seeks new accounts.

ESSENTIAL FUNCTIONS:

1. Concentrates primarily on generating new business and developing a loan portfolio either through the purchase of participation interests in eligible loans originated by others or through direct solicitation origination of eligible loans.
2. Monitors business relationships and credit compliance of originated loans.
3. Evaluates needs of potential clients and provides appropriate financial solutions.

4. Ensures proper loan underwriting and structuring is achieved through enforcement of loan policies and that they are properly approved in accordance with loan authorities and in conjunction with the centralized underwriting units.
5. Makes calls on important prospects to sell and service consumer and banking needs.
6. Manages and monitors respective loan portfolio and status of all exceptions and past dues on business and consumer loans in accordance with loan policy working in conjunction with reports from the centralized underwriting units
7. Provides ongoing relationship servicing, including the resolution of service issues of clients.
8. Monitors results versus objectives and recommends necessary strategic adjustments to ensure that objectives are reached.
9. Serves as a member of various Association committees as assigned.

OTHER DUTIES:

1. May serve as the association's contact with the external auditor, Prepares the annual financial statements for their review. Review of interim financial statements and Call reports as directed
2. May review, reclassify and book invoices and cost billings from the Farm Credit Bank of Texas for services rendered or assets purchased.

SKILL REQUIREMENTS:

Excellent interpersonal relations, public speaking, administrative and communication skills are required. Strong analytical skills to market credit services to eligible Farm Credit borrowers, evaluate financial statements as well as identify and implement corrective actions when needed. Knowledge of business practices in mortgage and commercial lending, including credit standards, real estate appraisal, internal controls, financial management, human resource management, public and member relations, and marketing techniques. Leadership, strategic planning and goal setting are required. Familiar with standard concepts, practices, and procedures within a particular field. Relies on extensive experience and judgment to plan and accomplish goals. A wide degree of creativity and latitude is required. Travel is required.

WORKING RELATIONSHIPS:

Frequent interaction with customers, association departmental staff and management. Occasional interaction with association senior management, CEO, and/or board of directors. Occasional interaction with Farm Credit Bank of Texas staff. Frequent interaction with area professionals including real estate agents, commercial bankers, and others who deal with the association in the normal course of business.

PHYSICAL ACTIVITIES:

Ability to sit for long periods of time. Ability to stand for long periods of time. Frequent finger/hand manipulation (e.g. keyboard, office equipment, small hand tools, etc.). Frequent lifting, carrying, pushing, and/or pulling while exerting up to 50 pounds of force.

POLICY AND COMPLIANCE: Compliance with FCBT and Association technology and security standards is required.

NOTICE:

This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by the supervisor.

This position may frequently become involved in or be made aware of confidential business or personal information as a result of interactions 1) arising under its Job Purpose and Scope, 2) arising from other assigned responsibilities or 3) with other employees. It is an expectation and requirement of the job that confidential information of the bank, its associations and their customers be handled in a professional manner and not be disclosed without approval or used for personal gain.

Non-compliance with privacy or confidential information requirements or expectations can result in disciplinary action up to and including termination of employment.

All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.

Regular attendance is required in this job.

This document does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

TO APPLY:

If you would like to be considered for this position, please send your resume and salary requirements or request for additional information to the contact below. All requested information must be provided in order to be considered for this position.

John Caron, HR Specialist
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AA/EOE/M/F/D/V