

## SENIOR CREDIT OFFICER

### JOB SUMMARY

AgAmerica is seeking a seasoned credit professional to join its team as the Senior Credit Officer reporting directly to the Chief Credit Officer. The incumbent will be an Ag credit expert that plays a critical role in applying appropriate risk management principles against an industry-leading suite of product solutions. Success will be defined not only through individual contributions within the Credit Department, but also through impact made leading and influencing across the organization.

### JOB DETAILS

Hire Date: ASAP

Position Type: Full-Time, Exempt

Compensation: Salary negotiable based on experience, competitive benefits package, and bonus opportunity

### JOB RESPONSIBILITIES

- Bring to bear a deep knowledge of agricultural credit profile characteristics.
- Decision loan applications within established approval authority.
- Serve as a voting member of the Credit Committee.
- Assist Loan Origination Teams with identifying critical risk issues during underwriting process.
- Act as a “pre-flight” resource to the Loan Origination Teams on large, complex deals ahead of Credit Committee presentation.
- Collaborate with Director of Portfolio Management, Portfolio Analysts and Special Asset Manager to analyze the most complex credits being evaluated for servicing actions, loss mitigation activities, and other portfolio actions.
- Coordinate with credit-focused external counterparties to help maintain strong credit risk alignment.
- Work closely with Chief Credit Officer, Director of Portfolio Management and Economics Department to leverage portfolio and agricultural industry data to inform enterprise credit risk posture.
- Support Chief Credit Officer with enterprise credit training efforts.
- Collaborate with adjacent functional areas such as Capital Markets and Loan Servicing in service of cross-department processes.
- Maintain open dialogue with Director of Quality Assurance on incorporating findings into policies, procedures and training activities.
- Contribute to or lead special projects within the scope of the role.
- Other duties as assigned from time to time.

### REQUIRED QUALIFICATIONS

- 10+ years in Ag lending with a minimum 6-8 years focused on credit and underwriting.
- Well-versed in Ag credit products and analysis techniques.
- Ability to communicate expertise across a diverse set of information consumers.
- Bachelor’s degree in a discipline pertinent to the role.
- Master’s Degree in business discipline, economics, CFA or CPA a plus, but not required.
- Willingness to relocate to central Florida (Tampa to Orlando corridor) a plus, but not required.

**AgAmerica Lending LLC**

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#### **CORE COMPETENCIES**

- Demonstrated high-level Ag credit competency across key production regions/commodities.
- Ability to anticipate market developments.
- Excellent attention to detail.
- Ability to pivot quickly amongst evolving priorities.
- Desire to work in a fast-paced, high-energy environment.
- Positive team-first attitude.
- Desire to be part of an organization that challenges the norms of traditional Ag lending.

#### **AGAMERICA MISSION**

- To know the farmer.
- To counsel the farmer.
- To provide a financial structure that allows the farmer to thrive in good times and to sleep well during tough times.
- To celebrate the critical role of the farmer in America, and to champion all that the American farmer represents in a changing world.