



JOB TITLE: Vice President / Loan Officer
LOCATION: McKinney, TX

Company Profile

Heritage Land Bank is a leading rural real estate and agribusiness lender in East Texas. Our total loan portfolio is over \$500 million and our loans consist of poultry, livestock, nurseries, timber, crops, recreational property, and country home loans. Established 100 years ago, Heritage Land Bank is a locally owned and operated financial cooperative (Agricultural Credit Association), which is part of the Farm Credit System and the Tenth Farm Credit District. Our Corporate Office is located in Tyler, Texas and we operate nine branch offices.

Education and Experience Requirements

Bachelor's degree in Business Administration, Finance, Agricultural Economics, or a related field, or equivalent experience. Five (5) or more years of progressively responsible banking or related agricultural lending experience is required.

Skill Requirements

Excellent interpersonal relations, verbal and written 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. Strong business development skills. General knowledge of accounting/financial systems. Specialized knowledge of accounting/finance principles. Intermediate skill level in Microsoft Office applications. Ability to perform intermediate to advanced-level accounting/financial analyses under limited supervision. Travel is required.

Job Scope

The primary scope of this position is discovering, developing and maintaining direct client relationships. Prospects, processes, approves and services large and complex loans. Conducts complex credit analysis. Performs loan servicing responsibilities and assists with monitoring and reporting portfolio conditions. Assists in training less-senior loan officers and credit personnel to ensure quality loan services and attainment of the Association's credit goals. Has considerable latitude for decision making.

Essential Functions

- Responsible for developing new business in addition to servicing existing, commercial and real estate customers. Establishes business relationships with agricultural producers, rural land owners, and business leaders in the community and cultivates these relationships to expand lending opportunities.
- Represents the Association at local community activities. Promotes the Association by maintaining good public and member relations.

- Makes and services loans and leases within delegated authority and in accordance with Association policies. Makes and/or conveys decisions on loan approval, structure and pricing. Responsible for exercising credit risk management duties on loans within area of responsibility.
- Ensures that all assigned loans are properly risk rated, assigned loss given defaults are correct and performance status assignments are proper.
- Complies with proper credit administration practices as outlined in the Association's policies and procedures.
- Processes and services loans, including large and complex loans. May conduct complex credit analyses including those that involve multi-entity transactions with accrual accounting systems. Analyzes balance sheets, income statements, and cash flows of potential borrowers to ascertain creditworthiness.
- Performs loan servicing responsibilities and assists with monitoring and reporting portfolio conditions such as partial releases, subordinations, reamortizations, assumptions, insurance claims, additional advances, extensions and conversions. Assists in training less-senior loan officers and credit personnel to ensure quality loan services and attainment of the Association's credit goals.
- Performs collections on assigned loans and assists management with collections on all loans in the portfolio. Works with delinquent borrowers to obtain satisfactory loan performance.
- May assist with the title examination on prospective loans to ensure validity of liens on property pledged as collateral or security interest on chattels. Prepares loan closing packages and facilitates the loan closing process as required in accordance with all applicable Association and FCA policies and regulations.
- Ensures that all assigned loans are properly risk rated, assigned loss given defaults are correct and performance status assignments are proper.
- May perform appraisals, inspections, and/or collateral evaluations in compliance with the District and Association standards and procedures.
- Assists with and attend public relations functions for the Association.

If you meet the minimum requirements and would like to be considered for this position, please click on the link below to apply:

<https://heritagelandbank.applicantpro.com/jobs/>

Heritage Land Bank, ACA is an EOE/AA/M/F/D/V Employer

Heritage Land Bank is an Equal Opportunity/Affirmative Action employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, age, disability, national origin, protected veteran status, sexual orientation, gender identity or genetic information.

Important note: We care about your hiring process and take it seriously. There is a real person behind the screen and response timeliness may vary. The interviewing process at Heritage Land Bank may include phone calls and emails, phone interviews, on-site interviews, personality assessments and requests for portfolios or demonstrations of work. Unfortunately, we are unable to personally follow-up with each and every applicant, but we will do our best to create a professional, respectful, and thorough process for candidates with whom we identify as a potential fit. Please be assured, we will contact you if that is the case.