



Job Title: Credit Analyst

AgQuest Financial Services, Inc., is a growing agricultural financial services company and serves the territories of local farm supply retailers across the country. Our goal is to work directly with our retailers to incorporate financing and insurance into a total marketing platform to better serve the needs of the customer.

Purpose:

The Credit Analyst provides efficient, accurate, and consistent analysis of historical and projected financial information such as balance sheets, income and expenses, tax returns, and historical production numbers for enterprises to evaluate and underwrite loan application requests for compliance with loan policy and internal guidelines on agricultural loan applications. The Credit Analyst also provides loan structure and documentation support to the Business Relationship Managers and Loan Documentation department to assist with requests for loan applications.

Duties and Responsibilities:

- Organize financial information to efficiently process the information related to an agricultural loan application.
- Analyze financial information and prepare credit presentations that consider the "5 C's" of credit for the appropriate credit approval authority.
- Evaluate and analyze credit relationships for compliance with AgQuest loan policy.
- Provide support for the processing and documentation of loan applications.
- Maintain accurate information in AgQuest software applications.
- Perform other duties and tasks as assigned.

Other Related Tasks:

- Attend internal and external meetings, conferences, seminars, and training courses related to work areas.
- Minimal travel may be required.
- Work in an effective and efficient manner.
- Pursue personal and professional growth and knowledge.
- Serve as backup for other jobs as necessary.

Education/Experience/Skills:

- 4-year degree in accounting or finance or 2-year degree with 5-years work experience in underwriting credits in bank or financing company.
- Always represent yourself and AgQuest professionally in action and appearance - positively enriching the culture of AgQuest.
- Understanding of financial information and respective terminology, i.e. balance sheets, cash flow, sources and uses, income and expenses, etc.
- Understanding of production agricultural terminology, i.e. types of crops, livestock, machinery and equipment, crop land, livestock production facilities, etc.
- Understanding of documentation required to properly perfect a secured interest in assets pledged as collateral for loan applications.
- Ability to effectively communicate with Management, Business Relationship Managers, Loan Documentation department, and AgQuest loan participation partners through written and verbal methods.
- Efficiently operate and utilize a computer and software applications related to the job.
- Strong critical thinking skills and problem-solving ability.
- Self-motivated/self-directed.
- Good organizational skills with the ability to prioritize tasks.
- Current driver's license.

Physical Requirements/Working Conditions:

- Occasional lifting of up to ten pounds.
- Must be able to work in a climate controlled, office environment.
- Vision must be good or corrected to normal to perform normal job duties.
- Hearing must be good to have the ability to understand information to perform job duties.
- Ability to read and write in English to process paperwork and follow up on any actions necessary.
- Sitting for extended periods of time.
- Manual dexterity needed for keyboarding and other repetitive tasks.

This job description is not intended to limit the responsibilities on an employee assigned to this position to those duties listed above. The employee is expected to follow any other instructions and perform any other duties requested by the immediate supervisor or company management. The level of involvement may vary based on company and individual capabilities

Reports to: Portfolio Manager
Supervises: None
Reviewed/Approved: EK/KH 12.9.2021
Department: Financial Services
Division: AqQuest Financial Services