**Company: Lakota Funds**

**Job Title: Loan Officer (Ag Specialist)**

**Location: Kyle, South Dakota (Pine Ridge Reservation)**

**Position Summary:**

The position will focus on growing Lakota Funds’ agricultural lending. Responsible for marketing efforts, growth of relationships within the service area, credit administration, and ongoing maintenance and management of assigned loan portfolio. Provide business planning expertise and distribute educational materials to support clients and applicants.

The position is responsible for the underwriting, analysis, structuring and consensus approval processes. Provide timely loan processing and underwriting, incorporating sound decisions on structure, terms and conditions, and documentation to design credit packages to meet client needs while maintaining and improving quality credit standards.

**Major Responsibilities**

* Manage intake and input of pre-applications and final applications
* Gather financial and business-related information from clients, prospects and other available resources
* Read financial statements prepared at all levels of quality
* Provide high quality analysis and recommendations to Supervisor for review
* Request, verify and maintain loan information to ensure completeness, accuracy and appropriate file documentation
* Comply with internal Finance and Loan Policies and recommend appropriate changes
* Prepare and submit loan package for final review
* Present loans to committee for approval
* Lead in loan closings and preparation of all loan documents
* Maintain business correspondence, documents, record keeping, and work scheduling
* Involvement in collection activities
* No credit decision authority
* Provide program information to inquiries
* Conduct information sessions, training sessions, and media representations
* Coordinate meeting of clients and potential clients, including information sessions, loan closings and others
* Conduct site, collection and follow up visits
* Conduct collateral inspections
* Assume full responsibility for the quality and quantity management of a portfolio of loans
* Maintain current and up-dated information on client accounts
* Maintain respective office procedures
* Assume a participative role in the overall implementation of Lakota Funds programs
* Conduct research of agricultural and related industries and commodities to determine viability, trends and opportunities for the Organization to strengthen its position
* Other duties and special projects as requested

**Skills Needed**

* Understanding of Ag operations in South Dakota; especially livestock, grain crops, supporting industries, marketing and processing
* Excellent communication and client service skills
* Maintain a high level of accuracy at all times
* Superior problem solving skills and a strong attention to detail
* Ability to complete work in an acceptable timeframe and manage a variety of detailed tasks and responsibilities simultaneously and with accuracy to meet deadlines, goals, and objectives and satisfy internal and external client needs related to the job
* Ability to use and understand various computer software programs related to carrying out essential responsibilities of the position

**Qualifications**

* Bachelor’s Degree preferred. At least two years of agricultural lending or related experience.
* Must have an understanding of lending and small business operations, a familiarity and understanding of American Indian reservation communities, tribal government, and Community Development Financial Institutions.
* Demonstrated understanding of small business management, financial statements, and business planning.
* Working knowledge of the financial and marketing challenges that small business owners experience.
* Demonstrated ability to prepare clear, accurate, and well-organized written and financial reports and to communicate verbally in an effective manner.
* Ability to develop and maintain positive relationships with people from varied cultural, economic, and educational backgrounds.
* Capacity to prioritize and manage multiple responsibilities while ensuring credit quality and exceptional client service.
* Self-motivated and able to work with little direct supervision.
* Ability to handle high volume of work and work closely with lending team.
* Demonstrated commitment to community development, low income communities, and the Pine Ridge Indian Reservation.
* Proficiency in commonly used software programs, including Excel and Word, email and Internet, and a willingness to improve computer skills.
* Experience delivering group training

**Other**

Special consideration will be given to Native American applicants and applicants with experience working with Native American organizations and/or Tribes. Community Development Financial Institution and/or Economic Development experience preferred.

**Compensation**

Base salary $52,000, depending upon experience. 401K, health, dental, and vision provided.