



## **AGRICULTURAL LENDER**

Central Bank Illinois is seeking an experienced Agricultural Lender serving the Rochelle, Ashton, and Oregon, IL market area. This position will succeed a tenured Ag Lender upon retirement at the end of 2024, however we are looking to fill the position immediately allowing for training and transition of the portfolio. The position is located at our Rochelle, IL Branch.

### **Primary Functions and Responsibilities**

- Build and manage an existing Agricultural loan portfolio of approximately \$24 Million.
- Interview prospective and existing loan applicants and collect and analyze financial data to determine the general creditworthiness of the applicant and the merits of loan requests.
- Establish and negotiate the terms under which credit will be extended, including the costs, repayment method, and collateral requirements.
- Responsible for the direct inspection of the applicants business and collateral, review of interim financial reporting, and customer interviews.
- Prepare and communicate loan presentations to loan committees for evaluation.
- Exercise sound credit decisions, and clearly understand loan documentation and lien perfection.
- Monitor loan repayment activities and take necessary action to collect from delinquent borrowers.
- Develop new relationships by contacting prospects with an emphasis on cross-selling bank services.
- Participate in community, professional and civic organizations to increase the bank's visibility and to enhance new business opportunities.

Qualified candidates will have a Bachelor's Degree in Business Administration, Finance, Accounting, or related field, and a minimum of 3-5 years Agricultural Lending experience. A competitive salary and benefits package is offered.

Interested applicants should send resume and cover letter to:  
Central Bank Illinois  
Human Resource Officer  
101 North State Street  
Geneseo IL 61254

Or email to [recruiter@central-bank.com](mailto:recruiter@central-bank.com).

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