



## **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.*

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. Provides loan structure and documentation support to the Business Relationship Managers, Credit Analysts, and Loan Documentation Manager to assist with requests for loan applications.

### **Essential Functions:**

- Organize financial information in order to efficiently process
- 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.

### **Physical Requirements/Working Conditions:**

- Occasional lifting up to ten lbs.
- 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 in order 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.

### **Other Related Tasks:**

- Attend internal and external meetings.
- Some travel may be required.
- Work in an effective and efficient manner.
- Continue personal and professional growth and knowledge.

### **Education/ Skills:**

- 4-year degree in accounting or finance with 2 years work experience or 4-year degree with 5 years work experience in underwriting credits in bank or financing company.
- Represent yourself and HLC/AQ professionally at all times in action and appearance - positively enriching the culture of HLC/AQ.
- 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.
- Thorough 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 Manager, and AgQuest loan participation partners, located throughout a 5 state geographical area through written and verbal methods
- Efficiently operate and utilize a computer and software applications such as; Microsoft Excel, Word, and Outlook, F.E.M., Finpack, AIMS, and AgriAccess online application program.
- 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.

E-mail Resume to [khenning@agquest.biz](mailto:khenning@agquest.biz) or mail to:

Kristin Henning  
Human Resources  
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*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: CCO  
Supervises: None  
Reviewed/Approved: SF/KH 11/3/2011  
Department: Financial Services  
Division: AqQuest Financial Services