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## QUALIFICATIONS SUMMARY

Senior-level lender offering a 7+ year background in lending operations and relationship management. In-depth knowledge of agricultural lending and demonstrated success in progressively challenging roles.

- Proven track record of maximizing new business opportunities, retaining an existing account base, and consistently achieving corporate financial performance goals.
- Consistently achieved noteworthy results in an ever-changing business environment.
- Superior interpersonal skills interfacing seamlessly with others from all levels and backgrounds.
- Known for honesty, integrity and a genuine passion for achieving goals for self and others.

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## CORE COMPETENCIES

- Key Client Acquisition & Retention
- Multimillion-dollar portfolio management
- Credit Analysis & Lending
- Business Growth & Development
- Strategic Financial Analysis & Planning
- Relationship Building
- Excellent Credit Analysis Skills
- Ambition & Drive for Excellence

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## PROFESSIONAL EXPERIENCE

### JERSEY BANK, NA

2004 - Present

Jersey Bank is a financial holding company and a bank holding company. The Company is a diversified financial services company providing retail, commercial and corporate banking services through banking stores located in 39 states.

**SENIOR AGRICULTURAL LENDER** | Jackson City, SD (2008-Present)

**AGRICULTURAL LENDER** | Watertown, SD (2005-2008)

**BUSINESS BANKING TRAINEE** | Millard, IA (2004-2005)

Generate new loan volume and service a total loan portfolio of over \$26 million. Actively prospect for development loan opportunities from multiple sources; perform all loan origination functions. Analyze applicant's financial status, credit, and property evaluation to determine feasibility of granting loan. Confer with underwriters and applicant to aid in resolving credit application issues. Analyze potential loan markets to develop prospects for loans. Ensure loan agreements are complete and accurate according to policy. Conduct quarterly, semi-annual and annual loan reviews with customers, based upon need.

### Significant Achievements:

- Manage a portfolio of 55+ customers consisting of borrowing and non-borrowing relationships with up to \$650,000 in annual revenues.
- Promoted to Senior Lender as a result of consistently high performance and key relationship-building.
- License Crop Insurance Agent for the State of South Dakota. Detailed knowledge of crop insurance state guidelines; maintains accurate and thorough files.
- Recognized for excellent organizational abilities. Successfully developed new system which have increased productivity and quality of work.
- Surpassed company goals by achieving 4.7 products/family, exceeding company average of approximately 3 products/family.
- Achieved \$4.7 million in new loan growth in 2009 YTD, averaging \$313,000/loan.

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## PROFESSIONAL EXPERIENCE, Continued

### SAMPLE & COMPANY

2002 - 2004

*Sample Company operates grain storage facilities, terminal elevators, and country elevators throughout the Midwest. Sample also operates flour mills and feed stores in the Midwest and the East Coast with cattle operations based in Texas.*

#### MANAGER TRAINEE | Kansas City, MO

Developed and built team and client relations while traveling to Grain Elevators throughout the Midwest to learn management techniques and best practices. Assisted local Elevator Management with all elevator operations including customer service, team supervision, ensuring grain quality, scheduling, and overall management. Supervised and trained employees in daily job responsibilities.

#### *Significant Achievements:*

- Key leader in large grain bin rebuilding project in St. Joseph, Missouri; oversaw entire clean-up team and reconstruction process.
- Completed rigorous training program which included a rotation through each area of the grain elevator and in-depth training on the grain buying, selling and storing process.
- Recognized for exceptional interpersonal and communication skills; as an efficient manager of people and resources with a record of integrity and dependability.
- Achieved greater efficiency and accuracy by recommending procedural changes in drying, grading, storage, and shipment.

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## COMMUNITY INVOLVEMENT

- Agricultural Committee, Board Member | 2004 - present
- Heartland United Way Campaign, Assistant Campaign Chairman and Board Member | 2004 - present
- Pheasants Forever Heartland Region, Board Member | 2008 - present
- Friends of Scouting, Campaign Chairman Community | 2007 - 2009
- Sample County Sportsman Club Member | 2005 - present

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## EDUCATION & TRAINING

#### **Bachelor of Arts (B.A.) Degree, Agriculture Business**

Northwest Sample State University, Omaha, NE

#### **Associates of Arts (A.A.) Degree, Agriculture Business**

Iowa Sample College, Iowa City, IA

College of Commercial Credit, 180 hour course certification

Wells Fargo Corporate Office, Minneapolis, MN

Fundamentals of Credit Lending

South Dakota State Bankers Association, Black Hills State College

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