

**Ames National Corporation
Job Description**

Job Title: Vice President - Lending

Date: October 2009

Location: First National Bank-Ankeny

Reports: John Linch

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Major Function:

Provide relationship management to existing customer base. Develop additional business through prospecting new clients and cross-selling additional products to existing customer base.

Key Job Responsibilities:

- Develops new business and expands existing relationships.
 1. Maintains knowledge of commercial banking, retail, trust, and investment products and services.
 2. Calls on customers, prospects, and referral sources identifying banking opportunities.
 3. Obtains financial information, makes proposals and refers customers to specialists within the bank when appropriate.
 4. Develops and effectively communicates sales proposals to target clients.
 5. Seeks referrals from current client base.
 - Extends credit to targeted client base seeking secured and unsecured loans for a variety of purposes.
 1. Originates new and renewed commercial, consumer, and residential mortgage loans.
 2. Reviews and analyzes credit requests to conform to underwriting guidelines.
 3. Structures standard and non-standard credit requests and seeks approval for exceptions to credit policy.
 4. Prepares and closes loan in accordance with regulations and documentation guidelines.
 5. Maintains credit files with current financial information and call reports.
 - Manages existing loans within established portfolio to retain high loan quality and compliance with all laws and regulations relating to the lending function and internal loan policy.
 - Manages problem loans to maximize recovery to the Bank for loans with an exit strategy or maximize the performance of clients with a rehabilitation strategy.
 - Must foster a positive and productive working relationship with the Market President and other employees in the Ankeny marketplace through active involvement in team building and community activities done as a branch.
 - Must promote a positive bank image through community involvement.
 - Performs other duties as assigned.
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Requirements

- Bachelor's degree in business, finance, or related field.
- A minimum of 10 years of previous commercial real estate and industrial lending experience.
- Excellent verbal and written communication skills.
- Working knowledge of Microsoft Office (Word, Excel, Outlook).
- Progressive, positive work history.