



JOB DESCRIPTION
104 Ash St. E.
Sisseton, SD 57262

Job Title: Loan Officer	Revision Date: July 2026
Reports to (Immediate Supervisor): Executive Vice President	

Position Overview: Loan officers are responsible for marketing, evaluating, processing, underwriting, educating borrowers, providing annual updates, and collecting loan payments.

Skill: Applicants should have the ability to understand loan documents and underwriting criteria. Staff will be required to understand and follow the loan policies and procedures of lending programs. Training will be provided; experience is helpful.

Education: High school education required. Post-secondary education in business is beneficial.

Experience: Experience is not required.

Responsibility: Responsible for reviewing, underwriting, and closing business loans and providing technical assistance to businesses in our service area.

Complexity of Duties: Accuracy and attention to detail are required in completing underwriting, analyzing documents, and preparing loan documents. Time management practices are necessary for all aspects of work

Communication: Excellent oral, written, and group communication skills are required. Communication skills are essential as loan officers will be communicating with potential borrowers, existing borrowers, bankers, and financial institutions in the area about the agency's operations.

Process or Equipment: Applicants will need to have excellent computer skills in Excel, Outlook, Zoom, database, and word processing.

Confidential Information: Confidentiality is required of all information obtained through this position.

Supervision of Others: This position does not require supervision of others.

Effort: Applicants should have an interest and concern for the mission, philosophy, and concept of the agency.

Mental or Visual Demand: Job duties require computer use and a valid driver's license for travel to clients.

EQUAL OPPORTUNITY ORGANIZATION

Environment and Working Conditions: Job duties are primarily in an office setting with site visits to area businesses for inspections and loan closings on a regular basis. Travel is required.

Essential Job Functions:

- Receive applications from businesses for loans; evaluate and underwrite or assist in underwriting the application, and make recommendations and presentations to the Loan Committee and Board of Directors.
- Interview and screen prospective loan applicants.
- Provide technical assistance to businesses that have received loans. Such technical assistance shall be of such kind and extent as will enhance the success of the business operation and the ability of the borrower to repay the loan.
- Plan, organize, and schedule group training for business loan clients or other businesses that may benefit.
- Complete closing documents, including notes, security agreements, mortgages, etc.
- Maintain contact with the lenders and the borrower to ensure the loan repayment, and be prepared to give assistance if problems arise.
- Complete annual or semi-annual reviews of respective loan portfolio clients and prepare updates for loan files.
- Maintain, promote, and market contacts with prospective loan clients, banks, and financial institutions/lenders in the area about the operations of the agency, in order to broaden the participation.
- Assist the accounting department in maintaining all records and accounts, and in providing reports as necessary.
- Assist in the file maintenance of all loan files.
- Must have the ability to work independently and proactively while being a team player.

Other Job Functions:

- Assist in a variety of programs as time permits.
- Complete a post-loan audit on other loan officers' loan files.
- Assist in underwriting, preparation of loan documents, providing technical assistance, and managing partnering loan funds to other agencies and businesses.
- Attend seminars, workshops, conferences, and/or job-related training sessions as assigned.
- Be sufficiently informed about all programs administered by the agency, as well as other services available from other providers for clients who may need additional services.
- Strive to meet agency strategic plan goals.

Acknowledgment: This job description describes the general nature and level of work. It does not state or imply that these are the only duties and responsibilities assigned to the job.

I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

NOTE: This job description is not intended to be all-inclusive. Employee may perform other related duties as mutually agreed upon with the CEO.

Signature of employee: _____

Date: _____

EQUAL OPPORTUNITY ORGANIZATION



104 Ash Street East, Sisseton, SD 57262

Phone (605) 698-7654 Fax (605) 698-3038
Website: growsd.org Email: info@growsd.org

Application for Employment

Date_____

Name_____

Social Security Number_____

Address_____

City_____ State____ Zip Code_____

Home Phone_____

Cell Phone_____

Email_____

Employment Position Desired_____ Date you can start_____ Salary desired_____

Are you interested in working Full or Part Time? Full time____ Part time____

Education History

Schools	Name and location of school	Years attended	Did you graduate	Subjects studied
High School				
College				
Trade, Business or Correspondence School				

U.S. Military or Naval Service:	Rank:
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Subjects or special study/research work or special training/skills:

Are you willing to work overtime if required? Yes____ No____

Can you travel if a job requires it? Yes____ No____

Do you have a valid driver's license? Yes____ No____



How did you hear about this job opportunity? _____

Are you currently employed? Yes____ No____

If so, may we inquire of your current employer? Yes____ No____

Employers (List below last three employers, starting with most current one first)

Month and Year	Name and address of employer	Salary	Position	Reason for Leaving	Work performed and job duties
From					
To					
From					
To					
From					
To					

References (Give the names of three individuals not related to you, whom you have known at least one year.)

Name	Address	Phone #	Business	Years Known

Are you a U.S. Citizen? Yes____ No____

If no, do you have a work authorization number? Yes____ No____

Have you ever been convicted of any felony? Yes____ No____

Have you ever been convicted of a misdemeanor involving dishonesty, criminal sexual conduct, assault or battery, or any criminal drug statute? Yes____ No____

If yes, please explain: _____

Authorization

"I certify that the facts contained in this application are true and complete to the best of my knowledge and understand that, if employed, falsified statements on this application shall be grounds for dismissal.

I authorize investigation of all statements contained herein and the references and employers listed above to give you any and all information concerning my previous employment and any pertinent information they may have, personal or otherwise, and release the company from all liability for any damage that may result from utilization of such information.

I also understand and agree that no representative of the company has any authority to enter into any agreement for employment for any specified period of time, or to make any agreement contrary to the foregoing, unless it is in writing and signed by an authorized company representative.

This waiver does not permit the release or use of disability-related or medical information in a manner prohibited by the Americans with Disabilities Act (ADA) and other relevant federal and state laws."

Date_____

Signature_____

“The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.”

☐ I do not wish to furnish the information.

Race: (Mark one or more)

White____
Black or African American____
American Indian/Alaska Native____
Asian____
Native Hawaiian or other Pacific Islander____

Ethnicity: (Mark one)

Hispanic or Latino____
Not Hispanic or Latino ____

Gender: Male____ Female____

____Information provided by management