



# Ag Financial Service Representative (Loan Officer, Insurance)

An Ag Financial Service Representative is responsible for successfully developing and growing a diverse loan/insurance portfolio, consisting of operating, term, and mortgage loans for customers affiliated with traditional farms, part-time farms, hobby farms, residences, recreational properties, and niche agricultural endeavors.



Inspiring Minds to Grow


Funded by the Department of Commerce and Economic Opportunity


# career profile

Name: Anna Roseman  
Job Title: Agriculture Financial  
Service Representative

Employer: First Financial Bank

Education: BS in Agriculture Business,  
University of Illinois: Champaign-Urbana

 I am a commercial loan officer for the First Financial Bank specializing in agriculture loans. I have served in my position for over 20 years. I have always enjoyed working with people and serving local producers. I grew up on a small family farm and was very active with showing cattle in the local 4-H. I attended the University of Illinois with hopes of returning to the family farm, but a job offer upon graduation changed my plans.

 This position has allowed me to work with great people. I provide financial service to a variety of agriculture groups from individual producers to the local flower shop. My responsibilities include numerous documentation procedures. I generate reports for debt

management, annual reviews, and valuation. I monitor conditions and completions of loans and ensure compliance within lending policies. I help producers plan for upcoming money needs by helping them complete financial records like cash flow statements, balance sheets, and net worth statements.

 The interaction with the agriculture industry has been the most rewarding part of my career. I enjoy listening to my clients talking about the hybrid varieties they are planting or sharing production history reports. I have learned clear communication is the foundation of building relationships and gaining trust from my clients.



# Agriculture Financial Service Representative

## overview



An **agriculture financial service representative** is responsible for managing, evaluating, and distributing loans and insurance to farmers, ranchers, and agribusinesses.

## suggested high school courses



[Introduction to the Agricultural Industry](#), [Agricultural Business Management](#), [Accounting](#), [Mathematics](#), and [Economics](#)

## experience needed



Seek an internship while in school and/or job shadowing to gain practical experience. Participate in agriculture business management career development events. Plan and implement a related Supervised Agricultural Experience (SAE) Program.

## degree(s) required



A bachelor's degree with emphasis in agriculture business, finance, or business administration is required.

## potential employers



Farm Credit, FCS Financial, Growmark, Farm Bureau, United Producers, Inc.

## salary range



\$58,600 to \$62,820

## employment outlook and trends



The future outlook for agriculture financial service representatives is projected to be **good**.

## professional organizations



Illinois Agribusiness Council [www.agribusinesscouncil.org/illinois.htm](http://www.agribusinesscouncil.org/illinois.htm)  
American Society of Farm Managers and Rural Appraisers [www.asfmra.org/](http://www.asfmra.org/)



## Want to Learn More?

[www.agcareers.com](http://www.agcareers.com)  
[www.illinoisworknet.com/vos\\_portal/industry/en/Home](http://www.illinoisworknet.com/vos_portal/industry/en/Home)  
[www.mycaert.com/career-profiles](http://www.mycaert.com/career-profiles)  
[www.ffa.org/documents/prof\\_handbook\\_introduction.pdf](http://www.ffa.org/documents/prof_handbook_introduction.pdf)  
[www.agri-search.com/](http://www.agri-search.com/)  
[www.career.ag.iastate.edu/](http://www.career.ag.iastate.edu/)