

2017 SUMMER INTERN PROGRAM

At American AgCredit, we strongly believe in investing in our future. We have designed our program to educate and provide on-the-job training to future potential employees. We strive to provide our students with a realistic experience and a basis from which to make informed career choices. Valuable, long-term relationships are formed and many times lead to future employment opportunities. We view our Intern Program as a summer-long interview, from which both the Association and the student have the opportunity to learn and benefit.

The Internship

The program starts with an orientation and training program in California. Senior Management provides an overview of the company including accounting, credit philosophy, loan documentation, human resources and legal issues. Experienced Credit and Appraisal staff presents an extensive training program providing instruction on financial analysis, loan structure and pricing, and appraisal theory. As a group, the interns analyze a sample loan from application to funding and produce a complete appraisal. Participants will then spend multiple weeks working in our branch offices. In the branches, interns will be mentored by industry professionals. Interns will also be exposed to aspects of agricultural finance, from meeting with customers at their operations to making loan decisions and recommendations on actual loan packages. As well as aspects of appraisal theory and practical application of agricultural real estate valuation.

Eligibility Requirements

- Students graduating from a four-year college in 2017 or 2018 with course emphasis in Finance, Accounting, Business Administration, Agribusiness, Agriculture, or equivalent. Recent graduates and MBA students are also accepted.
- Knowledge of agriculture or agribusiness with farm or ranch background is highly desirable.
- Must be flexible and willing to travel.

Internship Experience

Credit

- > Assist with obtaining loan applications
- > Perform financial analysis
- Review credit reports
- Prepare loan approval/denial recommendations
- Perform collateral inspections
- Participate in public relations events

Appraisal

- Perform on-site property inspections and improvement inventorying
- Verify subject property legal descriptions
- Complete sales discovery, confirmation, analysis and write-up
- > Assist in writing complete narrative appraisals
- Participate in public relations events
- > Potentially earn OREA work experience credit hours

Program Details

Compensation for the 2017 Summer Intern Program is highly competitive with industry standards. Interns are not eligible for benefits. If needed, housing accommodations may be arranged and paid for by American AgCredit while in California and/or working at the branch offices. In addition, a daily food allowance will be paid. Mileage, outside the normal commute, will be reimbursed at the applicable rate set by the IRS.

Program dates: June to August 2017

Application Procedures

To start your future with American AgCredit, please Log on to our website, <u>www.agloan.com/employment</u>, create a profile and complete an online application.