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2012 Summer Intern Program

At American AgCredit we strongly believe in investing in our future. Our intern program is designed to educate and provide on-the-job training to potential employees. Students are provided a realistic experience and the basis from which to make informed career choices. Valuable relationships are formed and many times leads to future employment opportunities. We view the intern program as a summer-long interview for both the Association and the student.

The Internship

The program starts with a three-week orientation and training program in the Santa Rosa Administrative office. Senior management provides an overview of the company including accounting, marketing, credit philosophy, loan documentation, human resources and legal issues. Experienced credit and appraisal staff present 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 eight weeks working in our branch offices. In the branches, interns will be mentored by industry professionals. The credit section of the program focuses on all aspects of agricultural finance, from meeting with customers at their operations to making loan decisions recommendations on actual loan packages. The appraisal portion of the program will include all aspects of theory and practical application of agricultural real estate valuation.

Eligibility Requirements

- Students graduating from a four-year college in 2012 or 2013 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 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
- ❖ Earn OREA work experience credit hours

Program Details

The compensation for the 2012 summer intern program will be \$2,427.00 per month. Interns are not eligible for benefits. If needed, housing accommodations may be arranged and paid for by American AgCredit while in Santa Rosa 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.

Tentative program dates: June 11 to August 24, 2012

Application Procedures

To start your future with American AgCredit, please submit resume, transcript and cover letter to our Human Resources Department. Please let us know if you have a regional preference.

Judy Alter
Human Resources
American AgCredit
P.O. Box 1120
Santa Rosa CA 95402 (707) 545-1200
jobs@agloan.com

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Visit our website at www.agloan.com