



## POSITION OPENING

**Position:** Senior Credit Analyst

**Location:** Fresno, CA

**Reports to:** Credit Manager

### Areas of Responsibility:

The Senior Credit Analyst is responsible for underwriting a portfolio that consists of large and complex loan applications, including making recommendations and diligently using assigned delegated lending authority where applicable. Underwriting-including evaluating financial information, developing financial analyses, and interpreting and applying Association credit standards relative to the application being considered.

#### Loan Underwriting

- Assesses creditworthiness of borrowers.
- Writes credit narratives interpreting and supporting the results of credit assessment.
- Votes with Relationship Manager to approve or deny credit applications and servicing actions within delegated lending authority.
- Recommends approval or denial of loans above delegated lending authority.
- Determines or recommends the structure and loan conditions to support approvals/recommendations of approval.

#### Capital Markets and Participation Loan Underwriting

- Analyzes financial information for purchase of participation interests.
- Evaluates if potential credit opportunities meet Association underwriting standards.
- Writes narrative to explain analysis findings with a recommendation for level of Association participation.

#### Loan Servicing

- Processes routine and complex servicing actions.
- Reviews submitted borrower information to ensure compliance with loan covenants.

#### Mentorship

- As assigned, serves as a mentor to Associate Credit Analysts.
- Provides feedback and ongoing training to assigned mentor.

#### Credit Administration

- Works with lending staff to establish appropriate terms, conditions, and structure for assigned loan applications.
- Evaluates credit processes and makes recommendations where there are opportunities to remove obstacles and gain efficiencies.



## Knowledge, Skills, and Abilities:

- ❖ Demonstrated knowledge of credit analysis and regulatory requirements.
- ❖ A talent for balancing logic and intuition to make sound decisions in a timely manner.
- ❖ Can identify key issues and relationships relevant to achieving long range goals or vision.
- ❖ The ability to mentor and develop staff.
- ❖ Able to create & deliver effective presentations.
- ❖ Proficient at analyzing and interpreting complicated credit and loan structures to determine credit risk.
- ❖ Knack for making business decisions using a systematic, evaluative, information-based approach rooted in ethics and social responsibility.
- ❖ Oral and written communication skills sufficient to discuss a variety of job-related topics, and to effectively communicate complex topics to a variety of audiences.

## Desired Qualifications:

- ❖ 3 to 5 years of credit underwriting experience
- ❖ Bachelor's degree with a course of study in relevant field, OR an equivalent combination of education and experience sufficient to perform the essential functions of the job.

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## ABOUT US

Established in 1917, Fresno Madera Farm Credit provides quality credit and financial services in California's Central Valley, headquartered in Fresno. Our mission is to provide access to credit and related services to farmers and ranchers in our region as an efficient organization that delivers service with people that are passionate about creating the best possible customer experience to the generations of farmers and ranchers that we proudly serve. Fresno Madera Farm Credit offers competitive compensation packages and excellent benefit programs. We have a team driven, performance focused culture, with a strong focus on customer service, and fulfilling our mission to Agriculture.

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## Salary Range: DOE

*Minimum - \$80,000 Maximum - \$124,000*

**Submit cover letter and resume by email to [HRDept@fmfarmcredit.com](mailto:HRDept@fmfarmcredit.com). Contact Renee Getty at (559) 277-7000 for questions and additional information.**

Visit [www.fmfarmcredit.com](http://www.fmfarmcredit.com) for more information about the California Consumer Privacy Act.

