



POSITION OPENING

Position: Relationship Manager

Location: In-Office Fresno, CA

Areas of Responsibility:

Fresno Madera Farm Credit is searching for a self-motivated, highly driven individual to join our fast-paced team environment. The Relationship Manager will report directly to the Managing Director-Relationship Management. Our Relationship Managers develop new business and maintain and service a portfolio of both commercial and mortgage loans.

Essential Responsibilities:

Customer Prospecting and Marketing

- Identifies potential customers by engaging in the community and talking with realtors, attorneys and industry professionals, and researching land-owner publications and legal documents
- Represents the Association at community events, seminars, conferences and industry events
- Identifies opportunities to cross-sell leasing and cash management services
- Participates in and contributes to local community organizations. Actively engages in and contributes to local community organizations, including significant involvement with Farm Credit, to support and strengthen the regional community.

New loan Generation

- Contacts current and potential customers to understand their needs and explain the Association's products and services
- Obtains customers' financial information and provides to credit team for assessment
- Analyzes financial and operational information to form overall assessment of the customer's operation
- Approves loans within credit authority with the recommendation of the credit team
- Presents recommended loan structure and pricing to the loan committee for loans above their individual credit authority
- Notifies customer of decision

Portfolio Management

- Monitors loans
- Refinances loans
- Calls on delinquent accounts to develop a plan to resolve delinquency
- Collects on delinquent accounts
- Focuses on member outreach to build and maintain strong customer relationships
- Develops loan servicing and marketing plans for customers
- Upgrades and downgrades risk ratings

Data Security and Confidentiality

- Appropriately protects the confidentiality, security, and integrity of the Association's systems and data, including client data

Minimum Qualifications:

- Bachelor's degree in agriculture business, business, finance, or a related field
- 2 years of agriculture lending experience or an equivalent combination of education and experience sufficient to perform the essential functions of the job

Knowledge, Skills, and Abilities:

- General knowledge of agriculture
- Knowledge of Microsoft Word/Excel/PowerPoint/Outlook sufficient to create, update and save basic documents
- Skill in establishing and maintaining relationships with a variety of internal and external organizations and individuals to advance the organization's interests and increase personal efficacy
- Skill in prioritizing assignments to complete work in a timely manner
- Skill in analyzing information to formulate logical and objective conclusions
- Skill in applying processes and procedures to factual data to make a logical decision
- Skill in reading and understanding income statements, balance sheets, and other financial reports
- Skill in listening and conveying awareness of a customer's problem or issue to find resolution
- Oral and written communication skills, sufficient to exchange information effectively with peers, supervisor and customers

Scope of Responsibility:

Measure	Relationship Manager
Loan Complexity	Traditional loans without significant variables
Credit Authority	Level 1



Physical Requirements:

- Positions in this class typically require keying, talking, hearing, seeing, and repetitive motions.
- Sedentary Work: Exerting up to 10 pounds of force occasionally and/or negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Sedentary work involves sitting most of the time. Jobs are sedentary if walking and standing are required only occasionally, and other sedentary criteria are met.
- The employee is required to have close visual acuity to perform an activity such as: preparing and analyzing data and figures; transcribing; viewing a computer screen; and/or extensive reading.

Applicants must be authorized to work for any employer in the U.S. We are unable to sponsor or take over sponsorship of an employment Visa at this time.

ABOUT US

Established in 1917, Fresno Madera Farm Credit, headquartered in Fresno, provides quality credit and financial services in California's Central Valley. Our mission is to provide access to credit and related services to farmers and ranchers in our region. As an efficient organization, FMFC delivers quality service with people that are passionate about creating the best possible customer experience for 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.

Salary: DOE

Minimum \$90,000.00 – Maximum \$175,000.00

Visit www.fmfarmcredit.com for more information about the California Consumer Privacy Act.

Submit resume for review by email to HRDept@fmfarmcredit.com.

