POSITION OPENING

POSITION: Credit Analyst   **Location: Fresno, CA**

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.

JOB DESCRIPTION
Fresno Madera Farm Credit is searching for a self-motivated, highly driven individual to join our fast paced team environment. This position requires an individual interested in participating in a credit culture that is focused on consistent improvement, and focused execution of team objectives. Credit Analysts are responsible for executing our credit underwriting process which requires a sound knowledge of credit fundamentals, and the ability to work together with others to get results. This position will report to the Association's Credit Leadership. Our culture encourages a focus on identification of key credit factors including verification of the borrowing cause, repayment sources, and key credit risks.

Credit Adminstration
1. Understanding of production agriculture lending, and commercial agribusiness lending, including related risks.
2. Ability to identify strengths and weaknesses in repayment ability, capital, liquidity, loan structure, and management capability.
3. Responsible for clarifying credit requests against established credit policy and applying the underwriting process which culminates with a written credit report.
4. Participates in the loan committee process as a voter.
5. Demonstrates the ability to understand member financial statements and related documentation as well as create financial projections with reasonable well-tested assumptions.
6. Create reports that summarize the underwriting effort in a way that consistently demonstrates a concise, clinical arrangement of the relevant facts needed to focus loan committee discussion on the appropriate factors necessary to make a loan decision.
7. Assist with the review of loan documentation to ensure uniformity with the approved loan application.
8. Support the Relationship Management team by serving as a backup on customer service issues; provide services to internal departments and external customers; complete routine loan servicing and loan file maintenance.
9. Makes suggestions to improve credit processes to improve efficiency, and increase customer satisfaction.

KNOWLEDGE, SKILLS, AND ABILITIES

1. Outstanding customer service stills to promote and support a service-oriented culture.
2. Functional skills with Microsoft Office Suite including Word, Excel, and Outlook.
3. Ongoing interest in skill refinement, and interest in learning.
4. Demonstrated ability to get results in a team setting, and in working with others in various functions and disciplines. These abilities must include strong customer service skills; capable of consistently delivering results that focus on identified internal and external customer needs.
5. Strong deductive and critical thinking skills, as well as strong written and verbal communication abilities.

MINIMUM QUALIFICATIONS

❖ Bachelor's degree with a course of study in relevant field.
❖ Minimum three years of credit underwriting experience in production agriculture, or commercial agribusiness lending.
❖ Or an equivalent combination of education and experience sufficient to perform the essential functions of the job.

To be considered for this position, please send a cover letter and resume by fax to (559) 276-4896 or email to hrdepartment@fmfarmcredit.com. If you have any questions, please contact Renee Getty at (559) 277-7000.

DISTRIBUTION: **External Posting**   **DATE: August 27, 2018**
FINAL FILING DATE   Applications will be accepted until September 10.