



POSITION OPENING

Position: Credit Officer

Location: Fresno, CA

Areas of Responsibility:

Under the direction of the Chief Risk Officer (CRO) and in close collaboration with the VP-Risk Management, the Credit Officer - Risk Management partners with the Relationship Management team to identify and resolve credit concerns on special attention credits, while ensuring compliance with regulations affecting the Association. You will also assist with the monitoring and servicing of the distressed loan portfolio and provide support to FMFC's internal and external credit and compliance audits. Responsibilities include:

Distressed Loan Resolution

- Support the process of negotiating loan workout/restructuring terms with distressed customers.
 - Underwrite distressed loan restructure applications on assigned credits, including:
 - Assess the viability of distressed loan applications, including analysis of financial plan.
 - Make recommendations on applications, including drafting of a credit memorandum summarizing the salient facts.
 - Complete least cost analysis according to regulatory procedures.
 - Prepare regular status updates on distressed credits through loan servicing memorandums that are presented to Executive Loan Committee.
 - Prepare forbearance, restructure, and settlement agreements.
 - Assess loan asset values, specific allowances, charge-offs, and accrual status.
 - Monitor loans for receipt of timely payments, and compliance of terms and conditions.
 - Compile loan documents to send to outside counsel and correspond as necessary.
 - Oversee the process and preparation of quarterly loan servicing reports and high attention credit committee reports.
 - Correspond, monitor, and provide appropriate documentation to foreclosure company for the filing of notice of defaults (NOD).

Borrower's Rights Compliance

- Regularly maintain the distressed lending log to ensure the ability to provide management with timely and accurate reporting.
- Prepare distressed loan notice and/or notice of adverse credit decision.
- Review documentation to ensure compliance with applicable regulations.
- Verify Borrower's Rights regulations are applied in the appropriate circumstances.



Credit & Regulatory Compliance

- Oversee the monitoring of loan compliance and covenant monitoring.
- Collaborate with Credit Delivery leaders to ensure loan covenants are processed in a timely manner.
- Provide monthly compliance reporting to Executive Loan Committee.
- Recommend revisions of policies, procedures, and lending controls by coordinating with credit analysts, relationship officers, and credit management to ensure that business requirements are met and underwritten correctly.

Internal/External Audit Support

- In collaboration with the Chief Audit Executive:
 - Assist in the planning and execution of internal audits to ensure compliance with company policies and regulatory requirements.
 - Coordinate with external auditors, providing necessary documentation and information, and implementing recommended changes.

Risk Management Administration

- Monitor and report delinquent property and water taxes.
- Complete quarterly assessment and reporting of loan modifications (formerly troubled debt restructure), bankruptcies and litigations.
- Review quarterly risk management reports, ensure accuracy, and update comments to provide appropriate context to report stakeholders.

Knowledge, Skills, and Abilities:

- General knowledge of distressed loan administration
- Working knowledge of underwriting standards
- Working knowledge of loan documentation requirements
- Skill in reading and understanding income statements, balance sheets, tax returns and other financial reports to determine credit worthiness.
- Expert customer service skills, including the ability to communicate complicated information deliver bad news effectively, and exceed customer expectations.
- Skill in using Word, Excel, PowerPoint, Access and Outlook sufficient to increase efficiency and effectiveness.
- 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.

Minimum Qualifications:

- Bachelor's degree in agriculture, agriculture economics, business, or a related field and 3-5 years agriculture lending experience or an equivalent combination of education and experience sufficient to perform the essential functions of the job.





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 - \$80,000 Maximum - \$110,000

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

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

