



POSITION OPENING

Position: Senior Credit Analyst

Location: 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 Senior Credit Analyst will report directly to the Vice President, Director, Credit Administration and will be responsible for underwriting a portfolio of large and complex loan applications. Responsibilities include making recommendations, diligently using assigned delegated lending authority where applicable, and performing all aspects of underwriting – such as evaluating financial information, developing financial analyses, and interpreting and applying Association credit standards relevant to each application under consideration.

Essential Responsibilities:

Loan Underwriting

- Evaluate borrower creditworthiness by reviewing loan officer recommendations, identifying policy gaps, and analyzing capital, capacity, collateral, character, and conditions.
- Develop financial projections and compare borrower performance to industry and core lending standards.
- Identify potential risks and recommend mitigating factors.
- Prepare clear, well-supported credit narratives and present findings to support decisions.
- Approve or deny credit applications and servicing actions within delegated authority; recommend decisions for requests exceeding authority.
- Propose loan structures and conditions to support approvals.
- Prepare and present materials to the credit committee for final approval.

Capital Markets and Participation Loan Underwriting

- Analyze financial information for potential participation loan purchases and credit offerings from external partners.
- Assess opportunities against Association underwriting standards.
- Prepare clear narratives summarizing findings and recommend appropriate participation levels.

Loan Servicing

- Manage routine and complex servicing actions, including annual reviews, loan increases, extensions, and partial releases of collateral or liability.
- Review borrower submissions for compliance with loan covenants.

Mentorship

- Serve as a mentor to Associate Credit Analysts, providing training, guidance, and constructive feedback.

Credit Administration

- Collaborate with lending staff to establish appropriate loan terms, conditions, and structures.
- Evaluate credit processes and recommend improvements to enhance efficiency.

Special Projects

- Identify and implement process improvement opportunities.
- Provide subject matter expertise and support team training initiatives.

Knowledge, Skills, and Abilities:

- Demonstrated knowledge of credit analysis and regulatory requirements
- Working knowledge of Word/ Excel/ PowerPoint/ Outlook sufficient to create, update and save a variety of documents
- Skill in analyzing and interpreting complicated credit and loan structures to determine credit risk
- Skill in balancing logic and intuition to make sound decisions in a timely manner
- Skill in making business decisions using a systematic, evaluative, information-based approach rooted in ethics and social responsibility
- Skill in identifying key issues and relationships relevant to achieving long range goals or vision
- 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
- Skill in mentoring developing staff
- Skill in creating and delivering effective presentations



Minimum Qualifications:

- Bachelor's degree in finance, accounting or related field
- 3-5 years of credit underwriting experience
- Or an equivalent combination of education and experience sufficient to perform the essential functions of the job

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 \$95,077 – Maximum \$121,243

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

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

Application deadline: Wednesday, August 27, 2025. Only applications received by this date will be reviewed and considered.

