



POSITION OPENING

Position: Associate Relationship Manager

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 Associate Relationship Manager shadows and supports a Relationship Manager in the origination, servicing, and management of loans. This role assists in maintaining a portfolio of commercial and mortgage loans while developing foundational skills in credit analysis, portfolio management, and customer relationship development.

Essential Responsibilities:

Loan Underwriting

- Assesses creditworthiness of borrowers by:
 - Developing long and/or short-term financial projections based on customer financial data
 - Analyzing capital, capacity, collateral, character, and conditions of the borrower
 - Comparing borrower's overall financial position to industry and core lending standards
 - Identifying gaps between application and credit standards
 - Identifying credit risks
- Prepares credit reports that summarize findings/risks
- Recommends loan applications for supervisor's co-sign/approval

Customer Prospecting and Marketing

- Identifies potential customers by engaging in the community and talking with realtors, attorneys, and others and researching landowner publications and legal documents



- Represents the Association at community events, seminars, conferences, and similar events
- Identifies opportunities to cross-sell leasing and cash management services
- Participates in and contributes to local community organizations

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 presents to credit function for assessment
- Analyzes financial and operational information to form overall assessment of the customer's operation
- Presents recommended loan structure and pricing to the loan committee for loans above their individual credit authority
- Notifies customer of decision

Portfolio Management

- Collaborates with Relationship Managers and credit staff to monitor loans, assist with refinancing, and support delinquency management strategies
- Contacts current customers to maintain strong customer relationships
- Develops loan servicing and marketing plans for customers

Job Shadowing

- Joins an experienced Relationship Manager to visit and communicate with customers and prospective customers
- Learns and applies best practice in customer relationship management, loan origination, and servicing under the guidance of senior Relationship Managers

Loan Servicing Reports

- Reviews quarterly reports on loan servicing
- Recommends changes in risk rating based on loan activity

Information Collection

- Obtains customer and financial information and enters information into appropriate forms and databases

Data Security and Confidentiality

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

Knowledge, Skills, and Abilities



- General knowledge of credit administration principles
- Basic knowledge of agricultural operations and/or rural lending markets preferred
- Ability to interpret and apply lending policies and regulatory requirements
- Knowledge of 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 reading and understanding income statements, balance sheets, and other financial reports
- Skill in listening and conveying awareness of a customer's concern or issue in order to find a resolution
- Oral and written communication skills, sufficient to exchange information effectively with peers, supervisor, and customers

Minimum Qualifications

- Bachelor's degree in agriculture business, business, finance, or a related field
- 1-2 years of credit underwriting experience, loan support, financial services, or a related field preferred. Relevant internships, cooperative education, or equivalent experience in banking, credit, or agricultural finance will also be considered.
- 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: *Minimum \$67,174 - Maximum \$88,170*

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: Friday, March 20, 2026. Only resumés received by this date will be reviewed and considered.

