POSITION OPENING

Position: Credit Analyst
Location: In-Office Fresno, CA

Areas of Responsibility:

Fresno Madera Farm Credit is searching for a motivated and analytical individual to join our Credit Administration team. The Credit Analyst reports to the VP of Credit Administration and is responsible for underwriting small, medium, less complex, and quick loans. This role evaluates financial information, develops credit analyses, applies Association credit standards, and makes credit recommendations within delegated lending authority.

The Credit Analyst works closely with Relationship Managers to assess borrower creditworthiness, identify risks, and support sound lending decisions while ensuring accuracy, compliance, and timely loan processing.

Essential Responsibilities:

Loan Processing & Credit Administration

- Enter and verify loan, borrower, and financial information in the loan software system
- Spread financial statements and assist with fieldwork and title report processing
- Complete administrative credit actions, including annual reviews, extensions, partial releases, participation certificates, and assumptions
- Track and verify completion of required compliance documentation
- Process quick loan and batch loan programs by determining eligibility, entering data, reviewing scored results, and preparing files for approval within delegated authority
- Assist with financial spreading for mid-market and more complex borrowers

Loan Underwriting & Credit Analysis

- Assess borrower creditworthiness by analyzing capital, capacity, collateral, character, and conditions
- Understand Relationship Manager recommendations and identify gaps relative to lending policies, procedures, and guidelines
- Develop short- and long-term financial projections based on borrower financial data
- Compare borrower financial position to industry benchmarks and Association lending standards
- Identify potential risks and mitigating credit factors
- Write clear, well-supported credit narratives interpreting the results of credit analysis
- Vote with Relationship Managers to approve or deny credit applications and servicing actions within delegated lending authority
- Recommend approval or denial of loans exceeding delegated authority
- Determine or recommend loan structure and conditions to support approvals
- Prepare materials for presentation to credit committee for final loan approval

Loan Servicing & Portfolio Support

- Process routine and complex servicing actions, including annual reviews, increases, extensions, and partial releases of collateral or liability
- Review borrower-submitted information to ensure compliance with loan covenants
- Appropriately protect the confidentiality, security, and integrity of Association systems, data, and client information

Knowledge, Skills, and Abilities:

- Working knowledge of Microsoft Word, Excel, PowerPoint, and Outlook
- Strong working knowledge of financial statements and financial analysis
- General knowledge of credit analysis principles and regulatory requirements related to borrower rights
- Ability to gather, compile, organize, and analyze financial and credit information
- Strong analytical and critical-thinking skills with the ability to reach logical, objective conclusions
- Effective oral and written communication skills
- Strong attention to detail, proofreading, and document editing skills
- Ability to work independently, recognize priorities, and initiate action
- Ability to interact and work effectively with others in a collaborative environment

Minimum Qualifications:

- Bachelor's degree in finance, accounting, or a related field
- Minimum of one (1) year of associate credit analyst or related experience, or an equivalent combination of education and experience sufficient to perform the essential functions of the position

Physical Requirements:

- Sedentary position requiring extended periods of sitting
- Occasional standing and walking
- Ability to lift up to10 pounds occasionally
- Close visual acuity required to prepare and analyze data, view a computer screen, and perform extensive reading
- Repetitive motions including keyboarding and mouse use

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 currently.

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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 $61,924 – Maximum $90,000

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

Submit resume for review by email to renee.getty@fmfarmcredit.com.

Application deadline: Tuesday, February 10, 2026. Only applications received by this date will be reviewed and considered.