



POSITION OPENING

Position: Relationship Manager

Location: Fresno, CA

Reports to: Director, Relationship Management

Areas of Responsibility:

Relationship Managers develop new business and maintain and service a portfolio of both commercial and mortgage loans. Responsibilities include:

Customer Prospecting and Marketing

- Identifies potential customers by engaging in the community and talking with realtors, attorneys and others and researching land owner 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 provides to Credit function for assessment
- Analyzes financial and operational information to form overall assessment of the customer's operation.
- Approves loans within credit authority with the recommendation of the credit function.
- Presents recommended loan structure and pricing to the loan committee for loans above their individual credit authority.
- Notifies customer of decision.

Portfolio Management

- Monitors loans & refines loans.
- Calls on delinquent accounts to develop a plan to resolve delinquency.
- Collects on delinquent accounts.
- Focus on member outreach to build and maintain strong customer relationships.
- Contacts current customers to maintain strong customer relationships.
- Develops loan servicing and marketing plans for customers.
- Upgrades and downgrades risk ratings.



Knowledge, Skills, and Abilities:

- Broad knowledge of agriculture.
- The ability to prioritize assignments to complete work in a timely manner.
- A talent for analyzing information to formulate logical and objective conclusions.
- Skilled at reading and understanding income statements, balance sheets, and other financial reports.
- Communication skills, sufficient to exchange information effectively with peers, supervisor and customers
- A talent for establishing and maintaining relationships with a variety of internal and external organizations to advance the organization's interests.
- A flair for applying processes and procedures to factual data to make a logical decision.
- A knack for listening and conveying awareness of a customer's problem or issue to find resolution.

Desired Qualifications:

- 2+ years of agriculture lending experience.
 - Bachelor's degree in Agriculture Business, Business, Finance, or a related field.
 - Or an equivalent combination of education and experience sufficient to perform the essential functions of the job.
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ABOUT US:

Established in 1917, Fresno Madera Farm Credit provides quality credit and financial services in Fresno and Madera counties, located in the state of California. 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.

Salary: DOE

Minimum \$100,000 Maximum \$175,000

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

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

