POSITION OPENING

Position: Associate Credit Analyst　　　　　　**Location:** Fresno, CA

Reports to: Lead Credit Officer

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 Credit Analyst assists the Credit Support Team with loan processing, while performing non-complex loan underwriting. The intent is to provide support in all areas of credit administration such as; processing loans for underwriting, underwrite small/quick loans and non-complex loans. Also verifying accurate information on loan in the loan software application. Responsibilities include:

Loan Process
1. Enters information into loan software system for loan origination.
2. Coordinates efforts with Legal department by answering questions, preparing documentation and meeting with Legal to review information.
3. Orders Appraisal, Fieldwork & Title Reports Process.
4. Processes Loan Pricing Requests.
5. Verifies accuracy of data entered.

Quick Loan Processing
1. Determines eligibility based on defined criteria.
2. Input QL information into loan software system.
3. Identifies issues and determines if additional analysis is required.
4. Prepares files for approval if credit score is within designated authority level.

Loan Underwriting
1. Assesses creditworthiness of borrowers.
2. Prepares Credit Reports that summarize findings/risks.
3. Recommends and votes on loan applications.

Knowledge, Skills, and Abilities:

❖ Outstanding customer service skills to promote and support a service-oriented culture.

❖ Ongoing interest in skill refinement, and interest in learning.

❖ Functional skills with Microsoft Office Suite including Word, Excel, and Outlook.

❖ Demonstrated ability to get results in a team setting, and in working with others in various functions and disciplines. These abilities must include strong customer service skills; capable of consistently delivering results that focus on identified internal and external customer needs.

❖ Strong deductive and critical thinking skills, as well as strong written and verbal communication abilities.

Desired Qualifications:

❖ Bachelor's degree with a course of study in relevant field.
❖ Minimum of one year's experience of credit underwriting in production agriculture, or commercial agribusiness lending, 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 California's Central Valley, headquartered in Fresno. 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.

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Salary Range: DOE
Minimum $53,000   Maximum $79,000

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.