



POSITION OPENING

Position: Relationship Manager

Location: Fresno, CA - In Office

Areas of Responsibility:

Fresno Madera Farm Credit is searching for a self-motivated, highly driven individual to join our fast-paced team environment. The Relationship Manager will report directly to the Assistant Director, Relationship Management. Our Relationship Managers develop new business and maintain and service a portfolio of both commercial and mortgage loans.

Essential Responsibilities:

Customer Prospecting and Marketing

- Build and cultivate new business opportunities by actively engaging in the agricultural community, developing referral networks with realtors, attorneys, CPAs, and other trusted advisors, and identifying prospective customers through landowner publications, market intelligence, and public records
- Represent the Association at industry events, trade shows, educational seminars, and community functions to strengthen visibility and generate business opportunities
- Identify opportunities to deepen member relationships through cross-selling of leasing, cash management, and related financial services
- Participate in local agricultural and community organizations to build credibility, expand your network, and stay connected to the needs of the region

New Loan Generation

- Proactively connect with current and prospective customers to understand their operations, financial goals, and credit needs, and recommend lending solutions that align with their business objectives
- Gather and evaluate customer financial information in partnership with the Credit team to support sound credit decisions
- Analyze financial, operational, and market information to develop a well-rounded understanding of each customer's operation and financing needs
- Approve loans within assigned credit authority in collaboration with the Credit function and established lending guidelines
- Present larger or more complex credit recommendations, including structure and pricing, to the loan committee for consideration



- Communicate credit decisions professionally and clearly, while providing a high level of service throughout the lending process

Portfolio Management

- Monitor loan relationships to support portfolio quality, member satisfaction, and long-term business growth
- Identify refinancing opportunities and recommend solutions that continue to meet the evolving needs of customers and their operations
- Work directly with delinquent borrowers to develop practical resolution strategies that protect both the customer relationship and portfolio performance
- Manage collection efforts on delinquent accounts with professionalism, sound judgment, and a focus on timely resolution
- Maintain strong member outreach and regular contact to build lasting relationships and deliver exceptional service
- Develop tailored servicing and marketing plans for customers to support retention, satisfaction, and portfolio growth
- Assess portfolio risk and recommend appropriate risk rating adjustments based on changing customer performance and credit conditions

Knowledge, Skills, and Abilities:

- Strong working knowledge of agriculture, agricultural producers, and the Central Valley market
- Proficiency in Microsoft Office applications, including Word, Excel, PowerPoint, and Outlook
- Ability to build and maintain effective relationships with customers, referral sources, and internal partners
- Strong organizational and time-management skills, with the ability to prioritize work in a fast-paced environment
- Sound analytical and problem-solving skills, including the ability to evaluate financial and operational information objectively
- Ability to apply lending processes, policy, and judgment to make practical and well-reasoned decisions
- Experience reading and interpreting income statements, balance sheets, tax returns, and other financial reports
- Customer-focused communication skills with the ability to listen, understand needs, and deliver effective solutions

Minimum Qualifications:

- Two years of agricultural lending experience
- Or an equivalent combination of education and experience sufficient to successfully perform the essential functions of the role
- Demonstrated understanding of agricultural production, producer cash flow cycles, and the operating environment of farmers, ranchers, and agribusiness customers



- Working knowledge of Microsoft Word, Excel, PowerPoint, and Outlook
- Demonstrated ability to build strong working relationships with customers and business partners
- Ability to manage priorities and complete work accurately and efficiently
- Analytical ability to assess financial information and reach sound, objective conclusions
- Strong ability to read, interpret, and discuss income statements, balance sheets, tax returns, and other financial information used in credit analysis.
- Strong oral and written communication skills, with the ability to build credibility with customers, business partners, and internal stakeholders

Scope of Responsibility:

Measure	Relationship Manager
Loan Complexity	Traditional loans without significant variables
Credit Authority	Level 1

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 \$108,861 – Maximum \$139,444

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, July 31, 2026**. Only applications received by this date will be reviewed and considered.

