



POSITION OPENING

Position: Chief Credit Officer

Location: Fresno, CA

Reports to: Chief Lending Officer

Areas of Responsibility

The Senior Vice President, Chief Credit Officer is a member of the Senior Leadership Team and leads the Credit Administration and Loan Documentation departments. The Chief Credit Officer reports to the Chief Executive Officer. Responsibilities include:

1. Establish a lending culture that aligns with the organizational philosophy and direction established by the Board of Directors and the CEO.
2. Supervise Credit Underwriting leadership including credit managers; oversees application of appropriate underwriting culture and curation of consistent approach.
3. Reviews credit reports submitted for approval to ensure the report adequately identifies and communicates the key credit considerations.
4. Ensures timely achievement of applicable service level agreements.
5. Serves as the Chairperson on Loan Committee credit discussions.
6. Serves as member of Asset Liability Committee.
7. Contributes to creating strategic vision and drafting business plans. Implements strategic direction for credit function.
8. Provides highly independent expertise and recommendations to other Senior Leaders to help resolve complex Association issues.
9. Works with the Chief Financial Officer and Chief Risk Officer in assessing loan portfolio risk to establish an adequate allowance for loan loss.
10. Manages, supervises, trains and mentor's credit and loan documentation employees and supervisors. Provides feedback and ongoing training including performance reviews, opportunities for improvement and corrective action.
11. Oversees the workflow of the Credit Administration and Loan Documentation teams to ensure efficiency, accuracy and timely processing.
12. Presents information to Board, Audit Committee and Risk Committee.
13. Represents the Association at District and System meetings.
14. Evaluates processes to remove obstacles for staff and identifies opportunities to gain efficiencies.

Knowledge, Skills, and Abilities

- ❖ Outstanding customer service skills to promote and support a service-oriented culture.
- ❖ Skilled in balancing logic and intuition to make sound decisions in a timely manner.
- ❖ Expert knowledge of credit analysis and regulatory requirements with respect to borrower's rights.
- ❖ Proficient in reading and understanding income statements, balance sheets, tax returns and other financial reports to determine credit worthiness.



- ❖ Ability to make business decisions using a systematic, evaluative, information-based approach rooted in ethics and social responsibility.
- ❖ Ongoing interest in skill refinement, and interest in learning.
- ❖ Strong deductive and critical thinking skills, as well as strong written and verbal communication abilities.
- ❖ Ability to identify key issues and relationships relevant to achieving long range goals or vision.
- ❖ Demonstrated 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 delivery results that focus on identified internal and external customer needs.

Desired Qualifications

- ❖ 10 years of credit underwriting experience, or 15 years of agriculture lending experience.
- ❖ 5 years of supervisory experience.
- ❖ Bachelor's degree in agriculture, agriculture economics, finance, accounting or related field; OR an equivalent combination of education and experience sufficient to perform the essential functions of the job.

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.

Submit cover letter and resume by email to 676HRDept@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.

