



AG NEW MEXICO FARM CREDIT

DATE: August 22, 2018
POSITION: Senior Credit Analyst
LOCATION: Albuquerque, Roswell, Clovis or Las Cruces, NM
SALARY: Commensurate with experience & qualifications

COMPANY PROFILE:

Ag New Mexico, Farm Credit Services, ACA is a rural lending cooperative that provides financing for agriculture, agribusiness and rural real estate. The organization is headquartered in Clovis and has branch offices in Belen, Clovis and Las Cruces, New Mexico. Ag New Mexico is part of the nationwide Farm Credit System, the nation's oldest and largest source of rural financing, which has been financing farmers, ranchers, and agribusinesses for over 100 years.

REQUIRED QUALIFICATIONS:

Position requires a Bachelor's Degree in finance, business administration or related field or commensurate experience. A minimum of ten (10) or more years' experience in all facets of lending, including the marketing, extension, administration and analysis of commercial credit is preferred. Experience and knowledge in the analysis of complex credits, as well as negotiating and dealing with commercial loans and experience in working with financial institutions in structuring and evaluating various loan participations, credit relationships, and analysis of direct loans is preferred.

JOB PURPOSE AND SCOPE:

The primary scope of this position is to complete all underwriting and servicing of a loan portfolio within the Agribusiness Lending Team. This person will take a lead role in managing client relationships as assigned, and will be responsible for developing and maintaining relationships with commercial and farm credit lenders. The position will also require the individual to develop industry and peer group analysis, portfolio analysis, and other special projects as assigned.

ESSENTIAL FUNCTIONS:

1. Perform financial analysis, credit administration, monitoring and due diligence review of various financial participation packages and loan origination within the association.
2. Present loan participation packages in loan committee
3. Manage and supervise client relationships as assigned
4. Monitor client and client industry for potential changes which may affect business performance

5. Acts upon prior approval loans and loan servicing actions within personal delegated authority and prepares recommendations for loan committee on loans exceeding such delegated authority
6. Assist in the development and closing of complex loans
7. Assist other association personnel in completing coordinated projects as assigned.

SKILL REQUIREMENTS:

This position requires skill and knowledge in credit administration, financial analysis, accounting standards, credit policies, and procedures. Excellent computer, interpersonal, communication and public speaking skills are required. A thorough knowledge of financial statement analysis, forecasting analysis, cash flow analysis, collateral analysis and payment performance in the area of commercial lending is required. Incumbent must be knowledgeable on credit and accounting standards. Must be able to accurately identify, measure, and manage risk in commercial loans and loan portfolios. This position will require time management skills with travel up to 25 percent. A high level of independence is expected.

PHYSICAL ACTIVITIES:

Ability to sit for long periods of time. Ability to stand for long periods of time. Frequent finger/hand manipulation (e.g. keyboard, office equipment, small hand tools, etc.). Frequent lifting, carrying, pushing, and/or pulling while exerting up to 50 pounds of force.

WORKING RELATIONSHIPS:

Frequent interaction with association departmental staff, management and directors. Occasional interaction with association senior management staff. Occasional interaction with Farm Credit Bank of Texas staff. Occasional interaction with area professionals who deal with the association in the normal course of business.

POLICY AND COMPLIANCE:

Compliance with FCBT and Association technology and security standards are required.

NOTICE:

This job description in no way states or implies that these are the only duties to be performed by the employee occupying this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by the supervisor.

This position may frequently become involved in or be made aware of confidential business or personal information as a result of interactions 1) arising under its Job Purpose and Scope, 2) arising from other assigned responsibilities or 3) with other employees. It is an expectation and requirement of the job that confidential information of the bank, its associations and their customers be handled in a professional manner and not be disclosed without approval or used for personal gain.

Non-compliance with privacy or confidential information requirements or expectations can result in disciplinary action up to and including termination of employment.

All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.

Regular attendance is required in this job.

This document does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

TO APPLY:

If you would like to be considered for this position, please send your resume and salary requirements or request for additional information to the contact below. All requested information must be provided in order to be considered for this position.

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AA/EOE/M/F/D/V