



YOSEMITE FARM CREDIT, ACA
**CHIEF CREDIT EXECUTIVE/
DIRECTOR OF CREDIT**
EMPLOYMENT OPPORTUNITY

POSITION:

Chief Credit Executive/Director of Credit, full-time position located in the Administrative South Office, Turlock, CA.

ABOUT YOSEMITE FARM CREDIT:

As a farmer-owned co-op with over 100-year history serving the agriculture community in Stanislaus, Merced, Tuolumne and Mariposa counties, Yosemite Farm Credit has a commitment to our region's agriculture. The Association currently provides lending services to approximately 5,200 customers with loan volume over \$4.6 billion. Major commodities financed include dairy and almonds, in addition to irrigated field crops, cattle, and walnuts. Yosemite Farm Credit's culture of collaboration and team values provides a great atmosphere that allows individuals to contribute to its Vision - *Helping Our Members Prosper!*

JOB RESPONSIBILITIES/DUTIES:

This role will lead, guide, and supervise the Credit Administration/Approvals team. Responsible for leading the Association's loan committee process, as well as approving loans and other credit-related actions within delegated approval authority. Responsible for succession planning of Loan Committee members. Facilitate communication between Credit Administration/Approvals team and Branch Credit. Facilitate new/updated board policies and procedures for safe and sound credit administration, along with maintaining and updating the Lending Operations Manual. Ensure that credit procedures comply with Farm Credit Administration regulations and GAAP. Work closely with newly developed Lending Executive in the development of new or enhanced lending programs and products. Identify, develop and provide appropriate training opportunities to facilitate understanding and knowledge in identified credit administration areas. Ensure loans are properly analyzed and classified. Review and approve loans that, because of size and complexity, require special handling.

Develop and maintain constructive relationships with the Farm Credit Administration, the Funding Bank, and trade associations. Facilitate the development of Association and corporate goals by serving on Senior Management Team, Credit Risk Sub Committee, Enterprise Risk Committee, and Asset Liability Committee. Participate in drafting, reviewing and periodically presenting Board/Management reports. Other functions that may be assigned.

PREFERRED QUALIFICATIONS:

- BA/BS degree in business, finance, economics, agricultural business or the equivalent in experience, plus experience in agricultural credit analysis and credit approval.
- At least ten years of credit experience and/or banking/lending experience.
- Demonstrated ability to collaborate with management and lead a team.
- Ability to make sound decisions within delegated authorities and time pressures.
- Thorough knowledge of Farm Credit lending, related policies and procedures.
- Demonstrated ability to manage loan portfolio risk.
- Must have exceptional interpersonal, written, analytical, persuasive and verbal communication skills.
- Must have good computer skills and be proficient in Windows, Excel, Word, Outlook and Adobe.

CCPA Notice:

California residents may have certain rights regarding their Personal Information under California law. To view the Yosemite Farm Credit CCPA Privacy Notice applicable to job applicants, employees, owners, directors, officers, and contractors of Yosemite Farm Credit, please visit the Yosemite Farm Credit website at the following link: <https://www.yosemitefarmcredit.com/about-yfc/careers-with-yosemite-farm-credit/>.



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GRADE/SALARY/BENEFITS:

Yosemite Farm Credit offers a competitive benefit package that includes, but is not limited to, outstanding vacation/sick time accrual, health, dental, and vision plans, tuition reimbursement, 401k fixed AND company match, corporate fitness program, performance related compensation, volunteer time off and paid holidays.

The Base Salary for this position ranges from \$16,000 (minimum) - \$26,000 (maximum) per month, depending on experience. Position is also eligible to participate in annual incentive program (performance related compensation) earning up to 10% of annual base salary. This program is subject to Board approval.

WORKPLACE FLEXIBILITY PROGRAM:

Yosemite Farm Credit offers a Workplace Flexibility Program for qualifying positions that provides the opportunity to have a hybrid (in office and work from home) schedule. The Workplace Flexibility Program includes an allowance of up to \$500 for qualifying expenses to outfit employees' home office. **Please note, this is not a fully remote position.**

APPLICATION DEADLINE:

Applications will be accepted through March 30, 2025.

If you have questions regarding the job posting or need additional information, please contact Les Crutcher (209) 667-2366.

APPLICATION PROCEDURE:

Application Job Link: <https://yfc.bamboohr.com/careers/42>

Yosemite Farm Credit is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or status as a protected veteran. For employment related questions or if you have a disability and wish to seek a reasonable accommodation during the application process, please contact our HR team at careers@yfc.ag or 209-667-2366.

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