



CAREER OPPORTUNITY

DATE: October 6, 2020

POSITION: Credit Officer

LOCATION: Administration Office, Cullman, AL

SALARY: Commensurate with Experience and Qualifications

REPORTS TO: Director of Credit

COMPANY PROFILE:

Alabama Farm Credit is an aggressively growing \$980 million Farm Credit association dedicated to the financial needs of our rural communities. In short, we help fund new ways to grow food, generate energy, access technology, and otherwise improve life in rural America. A career at Alabama Farm Credit can offer you the opportunity to make a personal impact on the people and communities where we do business. The institution is headquartered in Cullman, AL with five offices that serve the northern twenty-seven (27) counties of Alabama. We continue to serve the agricultural related needs of the two major metropolitan areas of Alabama in Birmingham and Huntsville. We also provide competitive compensation, health and wellness benefits, company-funded retirement plan, "best in market" matching 401(k), and professional development programs.

POSITION SUMMARY:

Primary responsibility of the Credit Analyst is to complete credit analysis, servicing, and reporting of the association's mortgage and commercial loans. Works directly with lending staff in the development of appropriate credit decisions and prepares other reports as requested by management. Fully competent professional, assignments are varied and moderately complex in nature, some latitude for decision making, works under moderate supervision.

EDUCATION AND EXPERIENCE REQUIREMENTS:

Bachelor's degree in Business Administration, Economics, Finance, Accounting or a related field and a minimum of five (5) or more years of experience in the administration and analysis of complex credit on commercial and mortgage loans including risk assessments and recommendations on approval of loan applications. Experience in preparing multi-entity financial statements and tax returns a plus. Agriculture knowledge and/or background is preferred.

JOB PURPOSE AND SCOPE:

- Complete complex credit analysis, servicing, and reporting of the association's mortgage and commercial loans. Works directly with lending staff in the development of appropriate credit decisions and prepares other reports as requested by management.

- Analyzes financial information including balance sheets, income statements, cash flow and tax returns to form an opinion of the strengths, weaknesses and risks associated with loan packages. Determines probability of default (PD) and loss given default ratings as appropriate and makes recommendations for approval or denial of loans.
- Ensures that all assigned loans are properly risk rated, assigned loss given defaults are correct and performance status assignments are proper.

BENEFITS:

- An outstanding company-wide incentive program
- Accommodating and flexible vacation and sick leave
- 12 paid holidays
- 401(k) plan with up to a 9% employer contribution/match
- Affordable health, dental, and vision plans
- Employer paid life insurance and disability
- Tuition reimbursement (100%)
- Up to \$800/year wellness reimbursement
- Company paid clothing allowance
- Company paid cell phone and laptop

APPLY OR REQUEST ADDITIONAL INFORMATION:

If you would like to apply, please send your resume to:

Alabama Farm Credit, ACA
Attn: Brandi Jones
P. O. Box 639
Cullman, AL 35056-0639
Email: jobs@alabamafarmcredit.com

Requirements of the job include the ability to do the work, with or without reasonable accommodations. It is the Association's policy to make reasonable accommodations for individuals with disabilities. Leadership retains the right to add, subtract or change duties of the position at any time. This document does not create an employment contract, implied or otherwise, other than "at will" employment relationship. We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status, or any other characteristic protected by law.