

## **Credit Analyst (Colusa, CA)**

### **Overview:**

FCS of Colusa-Glenn is looking for a Credit Analyst. This organization is a member-owned cooperative with the sole purpose of providing agricultural loans and related credit services to farmers, ranchers, and rural home owners. The Credit Analyst provides recommendations and approvals on credit applications by evaluating financial information, developing financial analyses, and interpreting and applying organizational credit standards. This position reports to the Chief Credit Officer.

### **Responsibilities include:**

1. Develops long and/or short term financial projections based on customer financial data
2. Analyzes capital, capacity, collateral, conditions, character and management ability of borrowers
3. Compares the borrower's financial position to industry and core lending standards and guidelines
4. Identifies potential risks of the proposed loan
5. Writes credit narratives, interprets and supports results of credit assessment
6. Determines loan classification, probability of default and loss given default ratings
7. Approves, modifies or denies lending proposals and servicing actions within delegated authority
8. Determines and recommends loan structure and conditions
9. Collaborates with senior credit staff on loan approvals
10. Reviews financial information provided by borrower and determines adequacy of data and requests additional data as needed
11. Determines best approach to consolidating and utilizing the financial data to make a credit recommendation
12. Reviews existing loans to ensure they are functioning as expected and updates information as needed
13. Appropriately protects the confidentiality, security, and integrity of the organization's systems and data as well as the data of clients.

### **Requirements include:**

1. Bachelor's degree in agriculture, business, accounting or related field
2. 5 years of related experience or an equivalent combination of education and experience sufficient to perform the essential functions of the job
3. Working knowledge of the agriculture industry and the impact of current events on agricultural operations and credit
4. Ability to read and interpret tax returns, profit and loss statements, balance sheets, cash flows and similar financial documentation
5. Excellent communication skills (both oral and written).

### **Compensation:**

This position offers a competitive salary depending on qualifications and experience. In addition, compensation includes:

- Health Insurance, Paid Vacation and Holidays, Sick Leave, 401K with a generous match

### **Contact:**

Send resume to [HR@morrisonco.net](mailto:HR@morrisonco.net). All offers of employment contingent on a background check. EOE. Please note that Morrison & Company does not recruit from client personnel .