

JOB DESCRIPTION

JOB TITLE: ASSISTANT CREDIT MANAGER

SUMMARY: Performs duties in all aspects associated with credit management including the review and establishment of credit lines with customers within the approved authority. Must primarily perform office or non-manual work directly related to management policies or general business operations.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following:

Reviews credit requests submitted by branch personnel, performs the review for adequate support and documentation, and establishes credit lines within the level of authority set by company policy (\$1-\$125,000). Follows up appropriately for supplemental information where needed.

Performs customer or location visits to promote financing programs, train location personnel on various credit topics and provides support and back up to the Credit Manager.

Monitors payment activity including delinquent accounts and initiates appropriate collection measures. Provides updates to the Credit Manager and Division Manager.

Provides training and direction via written and verbal instruction to location or other credit department personnel regarding credit-related matters.

Analyzes the risk of the locations' receivables based on trends and credit exposure. Takes appropriate action with guidance from the Credit Manager.

Properly documents credit decisions in the customer files. Completes periodic reviews and follow-up of credit lines.

Other work-related duties as assigned by supervisor/manager.

Reliable and regular attendance is expected.

SUPERVISORY RESPONSIBILITIES: May supervise other credit department personnel. Carries out supervisory responsibilities in accordance with Helena's policies and applicable laws. Responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

QUALIFICATION REQUIREMENTS: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE: Bachelor's degree in Finance, Accounting, Ag Econ or related field and a minimum of three years related work experience.

OTHER SKILLS and ABILITIES:

NACM CBA, CBF or CCE designations preferred.

Good PC skills including word processing and spreadsheet skills.

Good written and verbal communication skills.

Good decision-making skills.

Good analytical skills.

PHYSICAL DEMANDS: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to use hands to finger, handle, or feel objects, tools, or controls; sit; talk or hear; and reach with hands and arms. The employee frequently is required to stand and walk. The employee is occasionally required to climb or balance and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision and distance vision.

WORK ENVIRONMENT: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Interested parties should send a resume (along with cover letter) to barnettr@helenaagri.com. Company is located in Fresno, CA.