



# YOSEMITE FARM CREDIT, ACA

## INTERNAL CREDIT REVIEWER

### EMPLOYMENT OPPORTUNITY

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#### **POSITION:**

Internal Credit Reviewer, part-time/full-time (32-40 hours/week) position. Location TBD depending on selected candidate.

#### **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 5,000 customers with loan volume over \$3 billion. Major commodities financed include dairy and almonds, in addition to irrigated field crops, cattle, wine grapes 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!*

#### **GRADE/SALARY/BENEFITS:**

Depending on experience.

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.

#### **JOB RESPONSIBILITIES/DUTIES:**

Conduct the Internal Credit Reviews (ICRs) of each Association Branch, Special Assets department, and Capital Markets department. Prepare written reports summarizing results, which will be provided to Director of Internal Audit for review. ICRs will include review of Legal Documentation, Credit Documentation, Loan Analysis, Loan Monitoring, compliance with Association policies and applicable regulations, data integrity, UCS and Risk Rating correlation, and adequacy and appropriateness of Association credit policies. Work with the Director of Internal Audit to identify areas of potential risk within the Association's portfolio or credit operations. Develop appropriate risk-based scopes for branch reviews. Communicate findings of primary observations with various levels of staff and management. Maintain high level of confidentiality at all times. Some cross-over work will be required with training provided in other areas of the Internal Audit Department such as assisting with Internal Operations Reviews (IOR) and testing of Internal Controls over Financial Reporting (ICFR). Perform responsibilities in accordance with IIA's Code of Ethics. Some travel will be required.

#### **PREFERRED QUALIFICATIONS:**

- BA/BS degree with emphasis on accounting, business administration, financial management or equivalent. MBA or related graduate degree desirable.
- Minimum five years agricultural lending and/or internal credit review experience.
- High level of objectivity and diplomacy to establish and maintain an effective on-going relationship with Association team, external auditors, and regulatory agencies.
- Demonstrated ability to make sound decisions within delegated authorities and work independently while managing time effectively.
- Strong knowledge and understanding of credit underwriting, administration, and monitoring practices.
- Strong understanding of loan portfolio management practices and internal controls.
- Proficient in Excel and Word applications.
- Exceptional interpersonal, written, and verbal communication skills.

#### **APPLICATION DEADLINE:**

Applications will be accepted through Aug 1, 2021.

**APPLICATION PROCEDURE:** To be considered for this position, send cover letter and personal resume to Human Resources, Yosemite Farm Credit, ACA, P.O. Box 3278, Turlock, CA, 95381 or [careers@yfc.ag](mailto:careers@yfc.ag). Please mark all correspondence "CONFIDENTIAL." If you have any questions or need additional information, please call Staci Brown (209) 840-0164.

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#### **CCPA Notice:**

The California Consumer Privacy Act ("CCPA") provides California residents with specific rights regarding their Personal Information. 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/>.