

## JOB DESCRIPTION

JOB TITLE: **CREDIT MANAGER**

<b>EXEMPT:</b>	Yes - Executive	<b>EEO CODE:</b>	1
<b>DEPARTMENT:</b>	Credit	<b>JOB GROUP:</b>	Manager
<b>REPORTS TO:</b>	Primary - VP, Business Unit Indirect- Director of Credit Indirect- Division Manager	<b>RPT. CLASS:</b>	Division
<b>APPROVED BY:</b>	Barry Norton	<b>DIVISION:</b>	Division
<b>REVISED BY:</b>	Wes Belleville	<b>DATE:</b>	12/19/96
		<b>DATE:</b>	12/31/18

**SUMMARY:** Directs and coordinates activities of workers engaged in conducting credit investigations and collecting delinquent accounts of customers by performing the following duties personally or through subordinate positions. Must primarily manage a recognized department or subdivision and regularly supervise employees with a minimum equivalence of 80 hours per week (2 fulltime = 80 hours or 1 fulltime and 2 part-time = 80 hours).

**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 (up to \$500,000) makes other decisions subject to company approval levels. Follows up appropriately for supplemental information where needed.

Evaluates and determines credit limit amount and communicates limit to location personnel.

Reviews and adjusts credit lines annually or when requested by location personnel. Adjustments must also be made when credit line is exceeded. Suspends or revokes lines of credit when necessary upon receipt of external information pertinent to financial strength of account.

Interacts with customers to obtain additional credit information to support credit lines.

Submits requests and supporting documentation as needed to Director of Credit on accounts over \$500,000.

Maintains active membership in NACM in order to maintain communication with members to accommodate the flow of credit information. Attends NACM meetings and participates in all required activities.

Evaluates various adjustments or exception documents.

Approves credit viability on requests for extended terms, passes on to Division Manager for concurrence, notifies location personnel of decision, and maintains a copy on file.

Maintains bad debt and bad debt recovery records.

Monitors receivables and collections and provides periodic updates of receivables quality to Business Unit VP and Division Managers.

Identifies problem accounts and communicates with sales/customer in most appropriate manner.

Makes joint visits with salespersons.

Negotiates payment programs with delinquent customers.

Identifies accounts requiring collection agency or legal action and coordinates collections with third party contractor.

Identifies violations of credit policies and suggests incentive penalties when appropriate.

Generates legal documents used in the credit function.

Coordinates yearly prepayment program. Provides a prepayment line of credit recommendation to the Director of Credit for amounts over \$250,000.

Coordinates reconciliation of Branch location cash accounts.

Approves & submits requests for new salesperson numbers and changes.

Prepares and maintains yearly budget for the Division Credit Department.

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

Reliable and regular attendance is expected.

**SUPERVISORY RESPONSIBILITIES:** Directly supervises all Credit department staff and works indirectly with Branch personnel to insure credit policies and procedures are followed. Carries out supervisory responsibilities in accordance with the organization'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, Business, or related field from an accredited four-year college or university and five years of credit experience. Previous supervisory experience preferred. Ability to manage a portfolio of accounts through monitoring credit limits and account aging information taking appropriate action when necessary.

**OTHER SKILLS and ABILITIES:**

NACM CCE designation preferred.

Working knowledge of accounting and financial concepts.

Computer skills including experience with the Microsoft Office Package.

Excellent written and verbal communications skills.

Good negotiation 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 and talk or hear. The employee frequently is required to stand, walk, and sit. The employee is occasionally required to reach with hands and arms; climb or balance; and stoop, kneel, crouch, or crawl.

The employee must occasionally lift and/or move up to 10 pounds.

**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 quiet.

Interested parties should contact Ron Barnett at [barnettr@helenaagri.com](mailto:barnettr@helenaagri.com) or 559-679-1936