



**Job Title:** Credit Manager

<b>Division:</b>	Admin (shared services)	<b>Job Code:</b>	700
<b>Location:</b>	2995 Ryan Dr. SE Suite 110 Salem, OR 97301	<b>Travel Required:</b>	Seldom
<b>Level\Pay Range:</b>	Specialist \ \$75 to \$100k annually	<b>Position Type:</b>	Full Time, salary Exempt
<b>Reports to:</b>	Controller		

**Job Description**

**PURPOSE**

The primary purpose of this job is to develop and maintain the overall Pratum and Mountain View Seeds customer credit program according to management guidelines and goals, fulfilling **Pratum’s mission is to be an agricultural cooperative dedicated to innovative solutions, excellent service, and long-term relationships.**

The following are specific tasks and responsibilities related to this position, but the position may require other duties and special projects as assigned.

**TASKS & RESPONSIBILITIES**

- Run and mail monthly customer statements in a timely way
- Customer payment setup, maintenance, and transmission
- Post customer payments by recording cash, checks, and credit card transactions
- Collect on late accounts by sending statement reminders and working with customers
- Credit assessments and appropriate determinations for new accounts per credit policy
- Credit assessments and appropriate determinations for delinquent accounts per credit policy
- Ensure timely credit to qualified borrowers, ensuring a positive customer experience
- Assist customers with information on 3<sup>rd</sup> party lenders when applicable
- Negotiate (re-negotiate) payment plans, terms, and conditions per credit policy and in communication with respective manager(s)
- Work on improvements to the debt collection process, resolve loan issues
- Maintain accurate records of financial activity
- Run weekly A/R Aging reports to monitor collection progress and determine tasks to be completed for the given week
- Provide financial and operational status reports and feedback to division managers

**EXPECTATIONS**

- Comply with international, federal, state, and company policies, procedures, and regulations, maintaining familiarity with the employee handbook
- Function in a way that fulfills Pratum’s Values:



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- **Integrity:** always doing the right thing
- **Safety:** committed to a safe environment for our employees and customers
- **Professionalism:** dealing with all relationships in a courteous and respectful manner with a positive image, timeliness
- **Results Oriented:** delivering on your promises
- **Teamwork:** respecting one another with humility, working with the ag management team
- **Stewardship:** careful and responsible management of our resources and environment
- **Customer Service:** exceeding expectations of those we serve
- Passionate engagement with Pratum Co-op, motivated to contribute to company success
- Flexibility: the ability to adapt quickly to a changing business environment
- Possess proven analytical, positive problem-solving solutions for the customer and the company

**QUALIFICATIONS AND EDUCATION REQUIREMENTS**

- BSc degree in accounting or related field preferred
- 5+ years of experience in successful credit processing and analysis

**PREFERRED SKILLS**

- Excellent verbal and written communication skills
- Strong critical thinking and decision-making skills
- Skill in differentiating significant and insignificant customer credit issues
- Proficiency with accounting systems; Microsoft Office products: Word, Excel, Outlook, etc.
- Strong organizational ability
- Attention to detail, while managing multiple tasks

Prepared By:	Mark Garland, HR Manager	Date:	July 24, 2020
Approved By:		Date:	<a href="#">Click here to enter a date.</a>
Last Updated By:		Date/Time:	
Employee Name:		Email:	
Employee Signature:		Date:	

**Physical Requirements**

