



Job Title:	Credit Manager
Department:	Credit Operations
Reports To:	Director of Credit Operations
Supervises:	Credit Analysts
Job Group:	First/Mid-Level Officials and Managers
Exempt or Non-Exempt:	Exempt

Job Description:

This individual will be responsible for managing the credit risk associated with trade receivables, including developing and maintaining credit policies, underwriting complex and high-value credit relationships, and leading a team of credit professionals. The role will also leverage lien and bond rights on rental transactions to mitigate credit risk, improve collections, and protect company assets. This individual will collaborate closely with store and field team members to understand customer needs, evaluate credit exposure, and support business growth while maintaining sound credit practices. The ideal candidate will possess a strong background in business credit underwriting, proven leadership experience, and exceptional communication and relationship-building skills.

At RDO Equipment Co., we make decisions thoughtfully, balancing the impact on each of our stakeholders, and enact those decisions according to each of our core values. In this way, we find purpose in our work and pride in our purpose.

Specific Duties Include:

- Establish and implement credit policies and procedures for underwriting the trade receivables portfolio including fully utilizing the credit scoring capabilities of the online credit application.
- Establish and implement policies and procedures to establish lien and bond rights of rentals.
- Effectively manage the credit staff providing leadership, training, support, and guidance to subordinates to they can perform at a high level.
- Complete credit review and underwriting for larger credits.
- Create and maintain a positive work environment for the credit team.
- Provide effective communication and team approach with store management about the credit risks with customers.
- Maintain effective relationships with supervisor, direct reports, store personnel, and accounting staff.
- Demonstrates leadership in all aspects of managing credit risk.
- Ensure that the company/location reputation and image in the community is consistent with RDO Equipment Co. Core Values, and that business relationships with all stakeholders are not compromised.
- Manage the evaluation, allocation, and management of physical and financial resources and administer the hiring, development/training, management, evaluation, and effective assignment of people resources.
- Responsible for ensuring that sound and safe business practices and processes are implemented and continuously improved to effectively and efficiently achieve ethical business objectives.

- Follow all safety rules and regulations while performing work assignments and adhere to all policies and procedures as specified in company manuals and as directed in the employee handbook.
- Conduct self in the presence of customers and community to present a professional image of RDO Equipment Co.
- Proactively seek and participate in available company-sponsored training, to develop and advance knowledge base and skill set.
- Participate in all company/location driven communication efforts, including open book meetings, huddles, department meetings and other related efforts.
- Maintain a positive and professional working relationship with peers, management and support resources, with a constant commitment to teamwork and exemplary customer service.
- Perform all other duties as assigned by management in a professional and efficient manner.

Job Requirements:

- The ideal candidate will have 5+ years of experience managing business credit underwriting function.
- Candidates must possess senior-level finance experience within a retail environment.
- The successful candidate will demonstrate strong people management and leadership skills in addition to excellent oral and written communication skills.
- Candidates must have exceptional organizational skills and the ability to manage multiple priorities in a fast-paced environment.
- Proficiency in Microsoft Office applications, including Word, Excel, Outlook, and PowerPoint, is required.
- Candidates must have valid work authorization and be able to work in the U.S. without company sponsorship.

Essential Job Functions:

Activity	Never	Occasionally	Frequently	Constantly
Hours Per Day	0 Hours	Up to 3 hours per day	3-6 hours per day	6-8+ hours
Sitting				
Walking				
Standing				
Bending (neck)				
Bending (waist)				
Squatting				
Climbing				
Kneeling				
Crawling				
Twisting (neck)				
Twisting (waist)				
Hand Use: Dominant Hand Right___ Left___				
Is repetitive use of hand required?				

Simple Grasping				
Power Grasping				
Fine Manipulation				
Pushing/Pulling				
Reaching (above shoulder level)				
Reaching (below shoulder level)				
Lifting:				
0-10 lbs.				
11-25 lbs.				
26-50 lbs.				
51-75 lbs.				
76-100 lbs.				
Carrying:				
0-10 lbs.				
11-25 lbs.				
26-50 lbs.				
51-75 lbs.				
76-100 lbs.				
Driving cars, trucks, forklifts, other equipment?				