



Job Title: *Credit Manager*

Department: *Administration*

Reports to: *Chief Financial Officer*

Status: *Full-time, Exempt*

Pay Range: *\$2,307 - \$3,076 biweekly*

How to apply: *Submit applications through our website at www.mvcoop.com on the careers page or directly to klopez@mvcoop.com*

This job posting is accepting applications through April 30, 2026.

Summary:

The Credit Manager reports to the Chief Financial Officer and is responsible for overseeing the company's credit and collections function to ensure the timely collection of accounts receivable, minimize bad debt risk, and support overall financial health. This role plays a crucial part in leading the development and execution of credit risk strategies, establishes and enforces credit policies, and provides analytical insight into customer credit worthiness and accounts receivable performance. The Credit Manager safeguards company assets while maintaining strong customer relationships and supporting revenue growth.

Essential Duties and Responsibilities:

- Develops, implements, and maintains credit and collection policies and procedures to effectively manage risk and optimize cash flow
- Evaluates the financial status and credit worthiness of prospective and existing customers through analysis of financial statements, credit reports, and industry data
- Oversee the accounts receivable aging process, ensuring timely follow-up and resolution of outstanding balances
- Analyzes aging trends and collection performance to forecast cash flow and identify potential bad debt exposure
- Prepares and presents regular reports on credit risk, collections performance, and key metrics to executive leadership
- Establishes and tracks key performance indicators (KPIs), including Days Sales Outstanding (DSO), delinquency rates, and bad debt expense
- Reviews delinquent and high-risk accounts to ensure appropriate collection efforts have been exhausted prior to write-off
- Coordinates the submission of delinquent accounts to outside collection agencies or legal counsel and manages related processes

- Investigates fraud, disputes, and complex collection matters, coordinating with internal departments and external partners as needed
- Ensures compliance with applicable federal and state laws and regulations (FDCPA) related to credit and collections activities
- Implements and monitors internal controls to safeguard company assets and reduce financial risk
- Identifies opportunities for process improvement and automation within the credit and collections function
- Maintains and optimizes ERP and accounting systems related to accounts receivable and credit management
- Leads, mentors, and develops credit and collections staff, including performance management, training, and workflow optimization
- Collaborates with sales, operations, and accounting teams to balance risk management, with customer service and business growth objections
- Maintains strict confidentiality of customer financial and company information
- Other duties as assigned

Skills:

- Strong financial analysis and risk assessment capabilities
- Excellent verbal and written communication
- Outstanding interpersonal and customer service skills
- High level of attention to detail and organizational effectiveness
- Strong problem-solving and decision-making skills
- Excellent time management skills with proven ability to meet deadlines
- Proficient with MS and other related software
- Data analysis and interpretation
- Ability to manage multiple priorities and meet deadlines in a fast-paced environment

Education and/or Experience:

- Bachelor's degree in Finance, Accounting, Business Administration, or related field required
- Minimum of 5 years of progressive experience in credit, collections, or financial analysis
- Prior supervisory or management experience preferred
- Equivalent combination of education and experience may be considered

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 will exert up to 25 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects. Repetitive motion. Substantial movements (motions) of the wrists, hands, and/or fingers. The worker is required to have close visual acuity to perform an activity such as: preparing and analyzing data and figures; transcribing; viewing a computer terminal; extensive reading. Work is performed in an office

environment and requires the ability to operate standard office equipment and keyboards. Must have the ability to walk short distances, and/or drive a vehicle to deliver and pick up materials. Reasonable accommodations may be to enable individuals with disabilities to perform the essential functions.

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.

While performing the duties of this job, the employee regularly works near moving mechanical parts. The employee is frequently exposed to fumes or airborne particles, risk of electrical shock, and vibration. The employee occasionally works in high, precarious places and in outside weather conditions and is occasionally exposed to toxic or caustic chemicals. The noise level in the work environment is usually very loud.

DISCLAIMER: This job description indicates the general nature and level of work expected. It is not designed to cover every activity, duty or responsibility required of the employee.

I agree that I can perform the job described as stated above and am able to work in these conditions.

Signature _____

Date_____