



TOYOTA TSUSHO AMERICA, INC.

JOB DESCRIPTION

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|---------------------------------|---------------------------|-----------------------------------|-------|
| Position: Credit Manager | Department: Credit | Effective Date: 12/18/2025 | |
| Division: Corporate | Level: | Revised Date: | |
| Location: NY | Status: Exempt | | |
| Approvals: | | | |
| <i>Department Manager:</i> | | <i>HR Representative:</i> | |
| _____ | _____ | _____ | _____ |
| Signature | Date | Signature | Date |
| _____ | _____ | _____ | _____ |
| Print Name | | Print Name | |
| _____ | _____ | _____ | _____ |
| Title | | Title | |

SUMMARY

To provide leadership, supervision, and coaching to subordinates, while maintaining overall operations and improvement of the department. To manage daily operations, expand future business, analyze and correct problems that arise, support associate’s growth, and to coordinate activities and support customer needs. To help maximize sales and minimize risk while working with the business units/subs. Ability to analyze complex financial statements and make credit decisions.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Credit analysis-review all non Toyota group customers
- Manage TAI credit policy and require full compliance
- Meet TTC’s credit risk management requirements
- Work with business departments and subs to resolve past due accounts and ensure compliance with credit policy
- Contact privately held customers, or utilize third party/public information, to obtain necessary financial data in order to make prudent credit decisions, and to obtain appropriate collateral to minimize risk and potential bad debts
- Make efficient, rational, and cost effective use of services offered by multiple 3rd party vendors (including but not limited to D&B, Credit Insurance providers).
- Handle D&B and credit insurance contracts as well as other subscriptions.
- Work with TAI legal on any bankrupt accounts.
- Lead and supervise Senior Credit Analyst and Collections Specialist
- Maintain good relationships with the customers both internal and external
- Work effectively with all levels of management

Manager M4 (Generic) – Job Description

- Travel to regional offices, customers and trade association meetings (NACM/CRF) when necessary
- Approval of credit limits as delegated by VP Finance & Credit
- Administrator of G-Cats for TAI and subs for ongoing issues, training and implementation
- Ensure that the company's established procedures are followed
- Present at board meetings when VP Finance & Credit is unavailable
- Other duties assigned by management

SUPERVISORY RESPONSIBILITIES

Supervise (Senior) Credit analyst and Collections Specialist.

Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsible for training employees, evaluating efficiency and productivity, directing or distributing work, handling employee's complaints, determining and/or planning work. Responsible for initiating hiring, disciplining, and appraisal of work of employees.

QUALIFICATIONS

Attention to detail, organizational and follow up skills very important.

Metal industry or auto industry experience a plus

EDUCATION and/or EXPERIENCE

Bachelor's degree required. Advanced degree (MBA/CPA) a plus.

7-10 years credit or related experience required, including management responsibilities.

Working knowledge of ucc's, bankruptcies, reorganizations, & DIP financing

COMPUTER SKILLS

MS Office (Strong in Excel)

JD Edwards Software

G-TWINS (G-Cats) – TTC built software

LANGUAGE SKILLS

Strong communication skills

Japanese or Spanish may be helpful.

MATHEMATICAL SKILLS

Strong financial analytical skills of all types of business organizations.

Ability to apply statistical and financial analysis to budgeting, cash flow and other business activities.

REASONING ABILITY

Manager M4 (Generic) – Job Description

Ability to apply commonsense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

SPECIAL REQUIREMENTS (Licenses, certifications, etc.)

N/A

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. Requires long hours sitting and staring at a computer monitor.

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. Open office environment.