Oak Valley Community Bank is seeking applicants for a Credit Analyst I. This is an entry-level position which provides support to commercial loan officers with accurate and timely financial analysis, credit memorandum preparation, and general assistance to meet the Bank's customer needs. 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.

Essential Duties and Responsibilities include the following:

- Performs independent credit analysis of loan packages (i.e. prepare financial analysis of business and personal tax returns and financial statements). Evaluates borrower's operating performance and asset quality; assesses cash flow and annual debt service. Recommends initial risk rating, financial reporting requirements, and affirmative and negative covenants.

- Performs underwriting and completion of credit memorandums for various types of transactions. Types of transactions may include secured and unsecured commercial lines of credit, equipment loans, commercial real estate loans, agricultural loans, dairy loans, etc. Presents credit memorandums to Senior Loan Committee as requested under supervision of management.

- Evaluates legal entity structures, preliminary title reports, and UCC searches and filings.

- Ongoing portfolio management may include annual reviews, preparation of borrowing base certificates for asset-based lines of credit and covenant compliance monitoring. Responsible for ongoing proactive and correct identification and monitoring of risk ratings for borrowers under risk rating policies of the Bank.

- Actively initiates problem loan identification. Prepares quarterly special asset report for problem loans including risk rating change memorandums.

- Demonstrates knowledge and adherence to the Bank's loan policies and procedures and actively incorporates them when underwriting credit memorandums.

- Assists in completion of commercial and agricultural budgets.

- Participates in client calls with senior bankers in developing loan opportunities with existing and prospect clients.

Supervisory Responsibilities:
This job has no supervisory responsibilities.

Education and/or Experience:
Bachelor's degree in accounting, finance, economics, agriculture business or related field required, or non-business related degree with equivalent combination of education and experience. This is an entry level position, no experience is necessary.

Computer Skills:
To perform this job successfully, an individual should have knowledge of Database software; Spreadsheet software and Word Processing software. Individual should be able to move comfortably through each program. Create tables and spreads in spreadsheet and word processing software. Present financials and credit recommendations with minimal corrections, and be resourceful and make a concerted effort to use available resources to resolve problems with spreadsheets, computer programs, or retrieving names and phone numbers.

Oak Valley Community Bank is an Equal Opportunity Employer and offers a complete competitive compensation package including, Vacation, Health Insurance, 401(k) and Life Insurance.

Please submit resumes to:

Oak Valley Community Bank
Attn: Human Resources
125 N. Third Ave.
Oakdale, CA 95361