

**POSITION:** Senior Credit Officer  
**LOCATION:** Sacramento Region  
**STATUS:** Exempt, regular full-time

**Purpose:** Monitor and evaluate the status of the bank's loan portfolio from a systems and servicing perspective. Review and approve credit requests that exceed loan officer authority. Initiate changes to risk grading.

**Essential Duties & Responsibilities:** With or without reasonable accommodation must be able to perform all essential job functions as described below.

- Responsible for the overall credit quality of the Bank's loan portfolio. Conduct periodic reviews of lending officers' portfolio, including collateral, borrower's financial condition, debt service capacity and adequacy of supporting data. Monitor monthly reports, including maturing and past due loans and risk rating assignment. Verify conformity and identify exceptions in existing and prospective credit facilities.
- Review and approve loan requests that exceed account officer's authority to ensure compliance with the Bank's lending policy and established goals and objectives.
- Approve loan management activities, including advance requests and collateral releases that exceed the account officer's authority. Review and ensure appropriate documentation is provided and authorize necessary account maintenance.
- Manage the Director's Loan Committee process.
- Assist Loan Servicing to assure accuracy of loan documentation and compliance with regulations, laws and Bank policy.
- Provide training and direction to lending personnel to ensure they are aware of and meet underwriting and documentation quality requirements.
- Provide training and direction to account officers on matters of portfolio management to minimize loan losses.

**Knowledge, Skills and Abilities:**

- Knowledge of commercial credit principles, practices, strategies and regulations.
- Knowledge of credit risk management principles, practices, strategies and regulations.
- Commercial credit review skills necessary for sound judgment and decision making.
- Exceptional organizational and task management skills.
- Strong PC skills including Windows and Micro Office Suites.
- Ability to communicate effectively with Board, management, account officers and support staff.

**Experience and/or Education:**

- Four-year degree in business administration, or equivalent training and experience.
- Ten years of experience in underwriting all types of loans.
- Ten years of credit administration experience, preferred.

**Contact Information:**

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**Application Details:**

Job Application Method:

Apply Through Company Website

Application Web Site:

[https://workforcenow.adp.com/mascsr/default/mdf/recruitment/recruitment.html?cid=952f4c6e-7a7d-4249-b0de-25bf4dbab8f8&ccId=19000101\\_000001&jobId=300859&source=CC2&lang=en\\_US](https://workforcenow.adp.com/mascsr/default/mdf/recruitment/recruitment.html?cid=952f4c6e-7a7d-4249-b0de-25bf4dbab8f8&ccId=19000101_000001&jobId=300859&source=CC2&lang=en_US)