



DEPARTMENT OF RESOURCES RECYCLING AND RECOVERY

1001 "I" STREET, P.O. BOX 4025, MS 19-05, SACRAMENTO, CALIFORNIA 95812-4025 • (916) 341-6204 •

WWW.CALRECYCLE.CA.GOV

Departmental Open Examination Loan Officer Final Filing Date: April 1, 2019

WHO MAY APPLY

This is an OPEN examination for the **Department of Resources Recycling and Recovery**. Anyone who meets the minimum qualifications as stated below may apply. Applications will not be accepted on a promotional basis.

HOW TO APPLY

Each candidate will be required to submit a state application, the supplemental application examination, and a copy of their Bachelor's Degree from an accredited college or university. These items must be **RECEIVED OR POSTMARKED** no later than the final filing date. **FAXED OR E-MAILED APPLICATIONS WILL NOT BE ACCEPTED.** Applications postmarked **AFTER THE FINAL FILING DATE**, personally delivered or received via interoffice mail **AFTER 5:00 P.M. ON THE FINAL FILING DATE WILL NOT BE ACCEPTED FOR ANY REASON. THE EXAMINATION TITLE MUST BE INDICATED ON THE APPLICATION.**

By Mail:

Dept. of Resources Recycling and Recovery
Attention: Examination Unit, MS 19A
P.O. Box 4025
Sacramento, CA 95812-4025

In Person:

Dept. of Resources Recycling and Recovery
Attention: Examination Unit
1001 "I" Street, 19th Floor, Room 19-05
Sacramento, CA 95814

SUBMIT APPLICATIONS ONLY TO THE ADDRESSES INDICATED ABOVE. DO NOT SEND APPLICATIONS TO THE STATE PERSONNEL BOARD. Applications (Form STD 678) are available upon request or on the internet at <http://jobs.ca.gov>

The Supplemental Application for Loan Officer can be downloaded from CalRecycle website at: <https://www.calrecycle.ca.gov/docs/cr/jobs/loanofficersupplemental.docx>

EQUAL EMPLOYMENT OPPORTUNITY

The State of California is an equal opportunity employer to all, regardless of age, ancestry, color, disability (mental and physical), exercising the right to family care and medical leave, gender, gender expression, gender identity, genetic information, marital status, medical condition, military or veteran status, national origin, political affiliation, race, religious creed, sex (includes pregnancy, childbirth, breastfeeding and related medical conditions), and sexual orientation.

REASONABLE ACCOMMODATION

If you have a disability and wish to participate in one of our testing services, programs, or activities and require a specific accommodation, please mark the appropriate box for Question #2 on the Examination and/or Employment Application form. You will be contacted to make specific arrangements. TDD users may contact the California Relay Service TDD line at 1-800-735-2929, Voice line at 1-800-735-2922.

SALARY RANGE

\$4,975-\$6,228

REQUIREMENTS FOR ADMITTANCE TO THE EXAMINATION

All applicants must meet the education and/or experience requirements for this examination by the final filing date. Your signature on your application indicates that you read, understand, and possess the minimum qualifications required.

NOTE: All applications/resumes must include: "to" and "from" dates (month/day/year), time base, civil service or private sector titles, and the duties performed. **Applications received without this information will be rejected.**

MINIMUM QUALIFICATIONS

Qualifying experience may be combined on a proportionate basis if the requirements stated below include more than one pattern and are distinguished as "Either" I, "or" II "or" III, etc. For example, candidates possessing qualifying experience amounting to 50% of the required time of Pattern I, and additional experience amounting to 50% of the required time of Pattern II, may be admitted to an examination as meeting 100% of the overall experience requirement.

EITHER I

Experience: One year of experience in California state service as an Assistant Loan Officer, Range B. (Promotional candidates who are within six months of satisfying the experience requirements for this class will be admitted to the examination, but they must fully meet the experience and course work requirements

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

It is an objective of the State of California to achieve a drug-free state work place. Any applicant for State employment will be expected to behave in accordance with this objective because the use of illegal drugs is inconsistent with the law of the State, the rules governing civil service, and the special trust placed in public servants.

before being eligible for appointment.)

OR II

Experience: Three years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations. **and**

Education: Graduation from college, preferably with a major in the field of Economics, Business Administration, International Trade, Finance, Real Estate, or Accounting. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. (Additional qualifying work experience may be substituted for the required education on a year-for-year basis by applicants who have at least 16 semester units of college-level training in the required course work listed above.)

OR III

Experience: Two years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations. **and**

Education: A Master's or Doctorate Degree in Business Administration, Finance, Economics, or a related field. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate.

**POSITION
DESCRIPTION**

Under general direction, incumbents prepare loan initiation documentation and determine loan eligibility. Positions at this level conduct periodic account maintenance reviews and respond to questions from banks, lending institutions, and public entities. The type of analysis and consultative activities are specialized and of a highly technical nature. Incumbents provide technical assistance and may assume lead responsibility over lower-level staff or serve as a team leader.

**EXAMINATION
INFORMATION**

This examination will consist of a training and experience evaluation (Supplemental Application) weighted 100%. In order to obtain a position on the eligible list, a minimum score of 70% must be attained.

QUALIFICATIONS APPRAISAL INTERVIEW – WEIGHTED 100%

Knowledge of:

1. Loan documentation activities including trade, industry, and financial conditions.
2. Contract processing.
3. Banking portfolios.
4. Basic accounting principles.
5. General provisions of Federal, State, and local laws, regulations, and programs relating to loan funding.
6. Basic credit and financial analysis factors and techniques.
7. Basic finance principles.
8. Interpretation and application of Federal, State, and local laws relating to the loan program.
9. Well-developed working knowledge of loan support activities.
10. Conventional financing and lending procedures.
11. Institutional loan requirements.
12. Methods of financing to obtain loan commitments.
13. The Agency's role in loan development.

Ability to:

1. Analyze, evaluate, and interpret information and situations effectively.
 2. Develop alternatives and recommend course of action demonstrating initiative, creativity, and flexibility.
 3. Determine potential feasibility of business loans.
 4. Respond to inquiries and requests for technical assistance from businesses, governmental entities, and lending institutions.
 5. Analyze data and present technical information demonstrating good communication skills.
 6. Consult with and advise other governmental staff on a wide variety of loan program issues.
 7. Follow instructions in an efficient, accurate, and timely manner.
 8. Work independently or as a lead staff.
 9. Evaluate and develop procedures and guidelines to ensure compliance with loan programs.
 10. Prepare clear, concise reports.
 11. Provide technical assistance and consultation.
 12. Establish and maintain cooperative relationships with those contacted during business
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- transactions.
13. Identify special needs from the different types of loan applicants.
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**ELIGIBLE LIST
INFORMATION**

An open eligible list will be established for the Department of Resources of Recycling and Recovery. The list will be abolished 12 months after it is established unless the needs of the service and conditions of the warrant a change in this period.

**VETERANS POINTS
CAREER CREDITS**

A departmental promotional eligible list will be established for the Department of Resources Recycling and Recovery. The list will be abolished 12 months after it is established unless the needs of the service and conditions of the list warrant a change in this period.

QUESTIONS?

VETERANS PREFERENCE: California law allows granting of veterans preference points in open entrance examinations and open non-promotional examinations. Veterans' Preference is an assistance program for military benefits who seek employment with the state. Preference can be applied to a veteran's eligibility for qualifying open and open, non-promotional examinations. To determine if the exam being administered qualifies for Veterans' Preference, please review the examination bulletin. Veterans' Preference will be awarded as follows, starting on January 1, 2014:

1. Any veteran, widow or widower of a veteran, or spouse of a 100 percent disabled veteran, who achieves a passing score in an entrance examination, shall be ranked in the top rank of the resulting eligibility list. Any veteran who has been dishonorably discharged or released is not eligible for Veterans' Preference.
2. An entrance examination is defined, under the law, as any open competitive examination.
3. Veterans' Preference is not granted once a person achieves permanent civil service status.

Directions for applying for veterans' preference and definitions for Veterans and Disabled Veterans are available on the Veterans Preference Application form (CalHR 1093 Form) which is available from the California Department of Human Resources on their web site:

<https://calcareers.ca.gov/CalHRPublic/Landing/Jobs/VeteransInformation.aspx>

If you have any questions concerning this announcement, please contact the Department of Resources Recycling and Recovery, Examination Unit at (916) 341-6204.

GENERAL INFORMATION

For an examination with a written feature, it is the candidate's responsibility to contact the **Department of Resources Recycling and Recovery, Examination Unit at (916) 341-6204**, three business days prior to the written test date if he/she has not received a progress notice.

If a candidate's notice of oral interview or performance test fails to reach him/her prior to the day of the interview due to a verified postal error, he/she will be rescheduled upon written request.

Examination Locations: When a written test is part of the examination, it will be given in such places in California as the number of candidates and conditions warrant. However, locations of interviews or performance evaluations may be limited or extended as conditions warrant.

Applications are available at the State Personnel Board in Sacramento, any Employment Development Department office, Department of Resources Recycling and Recovery or at <https://jobs.ca.gov/pdf/STD678.pdf> on the Internet.

If you meet the requirements stated on this bulletin, you may take this examination, which is competitive. Possession of the entrance requirement does not assure a place on the eligible list. Your performance in the examination will be compared with the performance of the others who take this test, and all candidates who pass will be ranked according to their scores.

The Department of Resources Recycling and Recovery reserves the right to revise the examination plan to better meet the needs of the service, if the circumstances under which this examination was planned change. Such revision will be in accordance with civil service laws and rules and all competitors will be notified.

Candidates needing special testing arrangements due to a disability must mark the appropriate box on the application and/or contact the testing department.

General Qualifications: Candidates must possess essential personal qualifications including integrity, initiative, dependability, good judgment, and ability to work cooperatively with others; and a state of health consistent with the ability to perform the assigned duties of the class. A medical examination may be required. In open examinations, investigation may be made of employment records and personal history and fingerprinting may be required.

Eligible Lists: Eligible lists established by competitive examination, regardless of date, must be used in the following order: 1) sub-divisional promotional, 2) departmental promotional, 3) multi-departmental promotional, 4) service-wide promotional, 5) departmental open, 6) open. When there are two lists of the same kind, the older must be used first. Eligible lists will expire in one to four years unless otherwise stated on the bulletin.

If Promotional Examinations Only: Competition is limited to employees who have a permanent civil service appointment and military veterans that meet all the minimum qualifications. Under certain circumstances, other employees may be allowed to compete under provisions of Rules 234, 235, and 235.2. State Personnel Board Rules 233, 234, 235, 235.2, and 237 contain provisions regarding civil service status and eligibility for promotional examinations. These rules may be reviewed at departmental personnel offices, at the State Personnel Board office or www.jobs.ca.gov

If High School Equivalence is Required: Equivalence to completion of the 12th grade may be demonstrated in any one of the following ways: 1) passing the General Educational Development (GED) Test; 2) completion of 12 semester units of college work; 3) certification from the State

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LOAN OFFICER
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Department of Education, a local school board, or high school authorities that the candidate is considered to have education equivalent to graduation from high school; 4) for clerical and accounting classes, substitution of business college work in place of high school on a year-for-year basis. **NOTE: For peace officer classifications please refer to the testing department for special requirements.**

DEPARTMENT OF RESOURCES RECYCLING AND RECOVERY

P.O. Box 4025 – 1001 "I" Street, MS 19A

Sacramento California 95812-4025

TDD is a Telecommunications Device for the Deaf and is reachable only from telephones equipped with TDD device.

From TDD Phones: 1-800-735-2929

From Voice Phones: 1-800-735-2922