

# Implementing an Effective Training Program at River Valley Community Bank



## Executive Summary

In order for your bank to succeed, your staff needs a consistent and effective loan decision making process. This is especially true for new hires, who may be building the foundational knowledge that they will carry throughout their careers. If your staff is successfully trained it will lead to successful clients, which will lead to a successful bank. River Valley Community Bank realized this when it decided to partner with Omega Performance to implement a training program.

## About River Valley Community Bank

River Valley Community Bank, which holds approximately \$336 million in assets, is located in rural Yuba City, California, just north of Sacramento. Doug Marr has been the bank's Chief Credit Officer since its inception 11 years ago.

"If we have successful clients, we will have a successful bank."

Doug Marr, River Valley Community Bank

Mr. Marr implemented Omega Performance training solutions successfully when he held similar positions at other banks. So when his effort to hire experienced lenders at River Valley Community Bank proved challenging, he knew that he could turn to Omega Performance for help.

## Meeting Challenges

Because River Valley Community Bank is located in a primarily agricultural area, far from larger banks and training centers, Mr. Marr had difficulty securing experienced talent, but he knew that he needed a team of knowledgeable, confident lenders in order for River Valley Community Bank to be successful. In the rural communities, it's very difficult to find people who have credit training," Mr. Marr said, "They might have business development training, but not credit training."

He decided the solution was to create talent using recent graduates in the community. He immediately thought of Omega Performance, because of his past success with the training.

“It put everybody on a common page when they were talking about financial analytics,” Mr. Marr said of his past experience with Omega Performance’s training, which he had used to successfully train 25 loan officers—and significantly improve overall credit quality—at a previous organization.

“It’s that piece of paper that gets you in the door, but it’s the knowledge you gain inside that is going to keep you there,” Mr. Marr said of the importance of a good training program.

Understanding firsthand the importance of a robust onboarding and training program, Mr. Marr decided to implement a blended learning model, including foundational eLearning courses and weekly reinforcement sessions, at River Valley Community Bank. To lead the weekly reinforcement sessions, Mr. Marr uses Omega Performance’s Credit

Coaching and Mentoring toolkits, which provide him with the resources he needs to effectively coach and mentor his team.

Every Wednesday morning after staff meetings, he reviews the material his employees covered in their eLearning course over the past week, and they apply their new skills to actual credits in their portfolios.

“It brings it home for them because they can see how we’re using this training to improve the risk management of our portfolio,” Mr. Marr said of the toolkits.

Mr. Marr also likes the real-time reporting feature of Omega Performance’s eLearning platform. Because of the insights it provides around learners’ progress through the courses, he has the ability to work one-on-one with those who are struggling—before they get too far behind—and help them master some of the more difficult concepts.

He currently has eight students, in a variety of lending professions, completing the program.

“We are just kind of getting started and on the fourth module. We’re already seeing improvements on how we look at and analyze credit,” Mr. Marr said. “We’ve progressed nicely.”

## The Importance of Coaching

Mr. Marr values a blended learning approach that includes coaching, and expects his tenured employees to play a role in teaching the newer employees, which he says enhances their involvement.

“All people learn different ways. Some by doing, hearing, seeing, or talking it out a bit,” Mr. Marr said.

He also makes sure his employees know that this training has the potential to pay big dividends. It boosts their value not only to River Valley Community Bank, but also to any other organization they may work for in the future.

“If I see Omega Performance on a resume, then that’s going to get my attention,” Mr. Marr said.

## Results

Mr. Marr said River Valley Community Bank plans to continue its relationship with Omega Performance. He sees the changes in his employees and the improvements in their critical-thinking and decision-making skills.

He reviews credit presentations before they go to the Board of Directors and is pleased to see his employees defining terms correctly and calling out risks appropriately—and with more consistency.

“I’ve enjoyed the responsiveness,” Mr. Marr said of Omega Performance’s customer service team. He likes that whenever he has an issue, it’s resolved that day.

“When I see the credit presentations in front of the Board of Directors enhanced, and the amount of information and dialogue on the strengths and weaknesses of the aspects of the credit, that’s where I see the training coming into play and having some success,” Mr. Marr said.

Mr. Marr said his customers benefit from this training as well.

“No one wants to sit around 45 days for a ‘no.’ [When we need to decline a loan], we’re able to quickly let our customers know this is not going to work, and this is why,” Mr. Marr said. “We have had two or three whom we gave the recipe for success come back a year or two later, and we’re able to give them a loan.”

Not only are his team members spending their own time more efficiently, but they’re helping the small businesses spend their time more economically, too.

“We are not a bank that’s going to throw money at something. We help develop successful businesses,” Mr. Marr said. “If we have successful clients, we will have a successful bank.”

Does your bank have a similar philosophy? [Contact](#) Omega Performance today to see how our training solutions can help you.

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