JACQUELINE ULRICH

CREDIT SYSTEMS ANALYST | COMMERCIAL CREDIT | BUSINESS PROCESS & TECHNOLOGY

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PROFESSIONAL PROFILE

Credit Systems Analyst focused on loan origination technology, process improvement, and practical AI applications in commercial lending. Administers Abrigo/Sageworks systems, partners across Credit, Lending, Operations, and IT, and contributes to initiatives that streamline workflows and support scalable credit operations. Brings a broad banking foundation built through commercial credit analysis, credit administration, loan documentation, and customer-facing roles.

AREAS OF EXPERTISE

Abrigo / Sageworks loan origination systems • Commercial & CRE credit • Workflow design and optimization • Business requirements and user support • Reporting and documentation • Cross-functional collaboration • AI use-case exploration • Testing and training

PROFESSIONAL EXPERIENCE

OAK VALLEY COMMUNITY BANK | Modesto, CA

Credit Systems Analyst | November 2025 – Present

- Began performing credit systems administration responsibilities in early 2025; formally appointed Credit Systems Analyst in November 2025. Administer and support Abrigo/Sageworks tools aligned with lending workflows and user needs.
- Partner with Credit Administration, lenders, credit analysts, Loan Operations, IT, and leadership to translate operational challenges into system and process improvements.
- Support workflow configuration, testing, reporting, user guidance, and documentation across credit systems and lending initiatives.
- Contribute to the bank's AI initiatives, exploring Copilot-assisted preparation of credit underwriting materials and related documentation while maintaining human review and controls.
- Lead coordination of the business credit card initiative, connecting credit requirements with implementation stakeholders.

Earlier roles at Oak Valley Community Bank | October 2019 – October 2025

- Credit Analyst — Evaluated commercial and commercial real estate borrowers, analyzed financial statements and repayment capacity, and developed credit presentations and risk assessments.
- Credit Administration Specialist / Document Management Associate — Supported credit documentation, tracking, policy adherence, and the accurate flow of lending information.
- Teller — Delivered customer service and transaction accuracy while building a foundation in branch operations and client needs.

EDUCATION & PROFESSIONAL DEVELOPMENT

WESTERN GOVERNORS UNIVERSITY | B.S. Finance, in progress

WGU × HubSpot Academy — Revenue Operations Foundations bootcamp, in progress (2026); process mapping, operational improvement, and stakeholder alignment.

Extern × TruBridge — Healthcare data analytics externship, in progress (2026); public datasets, data cleaning, analysis, visualization, and research communication.