

## CLASSIFICATION SPECIFICATION

<b>FLSA:</b>	<b>NEXP</b>	<b>Job Code:</b>	<b>ACV39536</b>
<b>Job Class Code:</b>	<b>410</b>	<b>Salary Schedule:</b>	<b>AREG</b>
<b>EEO Category:</b>	<b>02</b>	<b>Grade:</b>	<b>21</b>
<b>Workers Comp Code:</b>	<b>8803</b>		

<b>Job Code Established:</b>	<b>05-01-06</b>	<b>Effective Date:</b>	<b>05-01-06</b>
<b>Job Code Revised:</b>		<b>Effective Date:</b>	

**JOB CODE SERIES:** Regulation of Financial Institutions and Enterprises Series

**JOB CODE TITLE:** FINANCIAL INSTITUTIONS EXAMINOR – JOURNEY

**HRIS TITLE:** FINL INSTNS EXAMINOR JOURNEY

**CHARACTERISTICS OF THE CLASS:** Works under general direction. Performs work of considerable difficulty in examining financial institutions and/or enterprises for safety and soundness to ensure compliance with laws and regulations. Has the authority to make decisions regarding financial institution ratings based on examinations; determine scope of examination. Recommend approval/disapproval of applications based on compliance with regulatory standards including, safety and soundness. Performs professional work of unusual difficulty in the examination and analysis of the conditions and overall performance of financial institutions/enterprises including conditions of credit, financial statements, internal controls, general operations and methods, trust operations, mortgage portfolios; applies and interprets State and Federal laws, rules and regulations; establishes priorities and scope of examination and analysis.

This is the second level of the Financial Institution Examiner series. At this level, the examiner performs specialized accounting and administrative work, carries out the full range of examination assignments of average difficulty; and is accountable for the timeliness and accuracy of work products; may investigate complaints; and/or testify as an expert witness. Work product consists of comprehensive reports of examinations and findings; complaints settled with no violations of law; violations detected and cases referred for prosecution.

**EXAMPLES OF DUTIES:** Individual positions may be responsible for some or all of the listed duties and/or other related duties.

### **1. Compliance and Examinations**

Independently or as a team member, examines complex records, accounts, and large securities portfolio of financial institutions/enterprises; verifies that proper and legal procedures are being followed and that securities and appropriate for institution being examined and verifies loan portfolio is such quality to be considered as a bank asset.

Examines applications, tax records and other relevant data prior to examination of business records, to determine scope of examination needed and exact procedure required.

Conducts examination entrance and exit reviews with management to discuss findings, verify facts, and answer questions.

Prepares a financial analysis of income, based on records, reports and accounts.

Conducts field investigations relating to reported violations or irregularities in business or occupational practice; interviews complainants and others, examines evidence, recommends actions and writes detailed investigative reports.

## **2. Safety and Soundness Evaluation**

Assigns the Capital adequacy, Asset quality, Management competence, Earning power, and Liquidity (CAMEL) rating for the financial institution.

Participates in analysis and review of state laws and agency rules and makes recommendations to ensure safety and soundness evaluation is conducted in compliance with applicable laws and regulations.

## **3. Consultation**

Confers with complainants or concerned persons and advises them regarding their complaints.

Confers with management, presenting and resolving difficult problems or questions, discussing plans and actions to be taken, in making decisions.

Confers with and interviews witnesses to obtain information in investigations of law violation or noncompliance with regulations.

Provides and receives information requiring considerable judgment and authority regarding current and specific business of the work unit by telephone or direct contact with work unit or attorneys of businesses or general public.

Confers with other practitioners and technical experts in own field of specialization, in order to broaden knowledge, acquire specific information or obtain advice or consultation.

Confers with agency officials, staff members, representatives of other agencies, and other regulators to acquire information needed for immediate determinations or decisions.

Responds to inquiries and complaints from licensees and the general public.

Attends staff meetings of work unit or section, under direction of lead or work supervisor; gives and receives information helpful in work unit or work system operation.

## **4. Investigate Complaints**

May investigate more complex complaints lodged against licensed activities by applying statutes to case specific facts; May represent State agency in formal hearings to which agency is a party.

**WORK CONDITIONS:** Long hours of concentration on detail; interact with management and personnel of regulated financial institutions and/or enterprises; and require travel and overnight stays away from home base.

## **KNOWLEDGE, SKILLS AND ABILITIES:**

**Knowledge of:** principles and practices of auditing, accounting and examination techniques of financial institutions and/or enterprises; Federal and State laws, rules and regulations as they pertain to financial institutions and/or enterprises; personal computers, software applications and computerized products as they relate to auditing and accounting systems and processes; legal principles and practices appropriate to

work assignment; investigative procedures, techniques, and reporting; office procedures; and financial institution industry standards and practices.

**Skill/Ability to:** apply auditing and accounting methods and techniques; apply and interpret considerably complex Federal and State laws, rules and regulations pertaining to financial institutions; use personal computers and computerized products in performing examinations; oral and written communications; interpersonal relationships.

KSAs are typically obtained through experience and/or education in:

Accounting, auditing, business law, bank operations, regulation, examination or analysis of financial institutions and/or related industry.

Any combination of training and experience that meet the knowledge, skills, and abilities (KSAs) may be substituted.

**SPECIAL SELECTION FACTORS:** Any position-specific specialty area(s) will be announced during the recruitment process.