

**FINANCIAL INSTITUTION EXAMINER, CHIEF****Nature of Work**

Under limited supervision, performs supervisory and administrative work in the direction of a statewide examination program for financial institutions under the jurisdiction of the Division of Banking. Incumbent will be assigned to either the Depository Institution or Non-Depository Institution Unit of Regulatory Operations of the Division of Banking. Through other examiners or direct supervision, the incumbent is responsible for the timely completion of examinations; for the evaluation, supervision and training of examination personnel. May act as an Examiner-In-Charge in the examination of the largest institutions or in those institutions cited by the Commissioner or Board of Banking and Financial Institutions as experiencing extraordinary problems or demonstrating serious violations of consumer protection rules, regulations and laws. May conduct special investigations as directed by superiors. Incumbent reports directly to the Director, Regulatory Operations. Extensive intra-state and/or inter-state travel is required. Performs related work as required.

**Distinguishing Characteristics**

The Financial Institution Examiner, Chief classification is distinguished from other Examiner classifications by supervising the Financial Institution Examiner staff through planning, assigning and reviewing subordinates' work; performing evaluation appraisals; instructing, training, developing and directing work procedures. This level is further distinguished by over sight of examiners and/or examination teams and coordination of examination programs.

**Examples of Work**

Supervises the activities of examiners and/or examination teams through other examiners or directly.  
Plans and makes assignments to examiners or examination teams; schedules examinations; coordinates examinations with federal regulatory agencies; assures the proper personnel are available for the type of examination being conducted.  
Trains or provides for the training of subordinate examiners.  
Evaluates the work of examination personnel; conducts formal performance appraisals of examination personnel; recommends personnel actions for subordinate examiners.  
Assures adherence to Division's policies and procedures.

**FINANCIAL INSTITUTION EXAMINER, CHIEF (CONT'D)****Examples of Work (Cont'd)**

- Assures efficient use of manpower and professional work standards.
- Advises examiners on technical aspects of financial institutions operations and the applicability of state and federal laws.
- Reviews examination reports.
- Advises superiors on serious irregularities and deficiencies of the institutions being examined.
- Supervises examination of large, complex or problematic financial institutions; discusses examination results with institution officials and federal officials; may prepare final examination report.
- May conduct special investigations of financial institutions operations as directed by the Commissioner or Board of Banking and Financial Institutions.

**Knowledge, Skills and Abilities**

- Knowledge of examination standards and principles.
- Knowledge of the applicable state and federal laws pertaining to various financial institutions.
- Knowledge of the internal operations of financial institutions.
- Ability to plan and supervise the work of others engaged in financial institution examinations.
- Ability to provide leadership and professional guidance to subordinate employees.
- Ability to train, advise, and instruct staff.
- Ability to apply state and federal laws to the operations of financial institutions and to judge compliance with said laws.
- Ability to analyze financial institution and other financial statements and identify deviations therefrom.
- Ability to prepare timely and comprehensive written reports on the scope and findings of financial institutions examinations.
- Ability to present examination findings to institution officials in oral and written form.
- Ability to establish and maintain effective working relationships with associates, institution employees and officials.

**FINANCIAL INSTITUTION EXAMINER, CHIEF (CONT'D)****Knowledge, Skills and Abilities (Cont'd)**

Ability to learn and apply federal and state laws and regulations related to employees and the workplace.  
Ability to understand, implement and recommend policies and practices in the workplace.  
Ability to learn and apply state personnel policies and procedures.  
Ability to present a professional appearance and demeanor.  
Ability to learn and efficiently use computer hardware and software.

**Minimum Qualifications**

**Training:** Bachelor's degree from an accredited four-year college or university with a major in business administration, accounting, finance or related fields which included successful completion of nine (9) semester hours in accounting.

**Substitution:** Full-time or equivalent part-time paid experience as a state or federal financial institution examiner or professional accountant **OR** Full-time or equivalent part-time paid experience in a financial institution in a lending/loan review capacity, auditing capacity, or operations management capacity, supplemented by successful completion of nine (9) semester hours in accounting from an accredited four-year college or university, may substitute for the required training on a year-for-year basis.

**Experience:** Experience requirements vary according to area of assignment.

**Assignment in the Depository Institution Unit:**

Five years of full-time or equivalent part-time paid experience examining depository financial institutions.

**Assignment in the Non-Depository Institution Unit:**

Five years of full-time or equivalent part-time paid experience examining financial institutions **OR** five years of full-time or equivalent part-time paid experience in a financial institution in a management capacity or lending/loan review/compliance capacity, either of which included consumer compliance responsibilities.

**Special Requirements:** (1) Must be bondable. (2) Must have availability of a vehicle for continuous use on the job.

Established: 12/17/92  
Revised: 9/16/99, 8/9/2000  
Effective: 8/9/2000