

**DIRECTOR OF DEPOSITORY INSTITUTIONS****Nature of Work**

Under administrative direction, this is a supervisory position in the Depository Institutions section of the Division of Banking. Responsible for the supervision, continuity, and quality control of all examination programs for depository institutions in all operational areas, including, but not limited to, safety and soundness, trust operations, EDP operations and consumer compliance. Supervises the applications and chartering function. Coordinates the activities of various Division personnel to promote the effectiveness and efficiency of the chartering process, examinations, examination procedures, and examination related functions. Oversees the development of policies, procedures and/or administrative directives, direct the development of training programs and technical research materials affecting examination issues and procedures and oversees implementation of programs. Consults with and assists the Commissioner in the establishment of agency goals and subsequent planning, directing, implementing, monitoring and evaluating achievement of goals. Assesses and evaluates Division needs in the various areas of supervisory operations such as training, performance standards, legislation, and other topics. May represent the Division at meetings with specific financial institutions, industry representatives, and the public. Performs related work as required.

**Examples of Work**

- Manages subordinates to confirm that policy and timeframes are satisfied in conduct of chartering activities for depository applications to the Division.
- Develops and executes examination policies and procedures.
- Administers all examination related functions.
- Directs the establishment and follow through of examination/supervisory goals of the Division of Banking.
- Assesses, on an aggregate basis, the condition, integrity and soundness of West Virginia depository financial institutions.
- Defines and direct compliance with quality control standards; may review examination reports for quality control purposes.
- Consults with and analyzes regulatory training programs; oversees program changes and improvements.
- Advises Commissioner of Banking on regulatory issues.
- Represents Division as needed at meetings with other federal and state government agencies, financial institution executives, other federal and state regulators, the public and the legislature.
- Conducts meetings with the staff, management or board of directors of supervised financial institutions to present and discuss regulatory concerns and recommendations for improvement.

**DIRECTOR OF DEPOSITORY INSTITUTIONS (CONT'D)****Examples of Work (cont'd)**

Confers with supervisors and examination personnel on a regular basis to assess training needs and current examination issues.

Counsels examination personnel on performance issues and makes recommendations for promotions, terminations, demotions and merit increases as necessary.

Interviews prospective applicants for employment and make recommendations for employment.

Prepares written correspondence and reports as necessary.

**Knowledge, Skills and Abilities**

Knowledge of applicable state and federal laws governing the chartering and operation of depository financial institutions.

Knowledge of the operations and organization of financial institutions.

Knowledge of accounting and auditing principles and their application to financial institutions.

Skill in conducting financial investigations to assess the soundness of proposed financial institution.

Ability to exercise judgment in collecting data and in writing narrative interpretations.

Ability to plan and supervise the work of others engaged in financial institutions.

Ability to apply state and federal laws to the operations of financial institutions and to judge compliance with said laws.

Ability to evaluate trends in financial institutions earnings and other indicators and to plan examinations accordingly.

Ability to prepare comprehensive written reports and to present such reports orally.

Ability to establish and maintain effective working relationships with associates, financial institutions employees and officials.

**Minimum Qualifications**

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

**Substitution:** Experience as a state or federal financial institution examiner, professional accountant OR experience in a financial institution in a lending/loan review capacity, auditing 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.

**DIRECTOR OF DEPOSITORY INSTITUTIONS (CONT'D)**

**Minimum Qualifications (cont'd)**

**Experience:** Eight years of full-time or equivalent part-time paid experience in a financial institution regulatory function.

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

Established: 12/16/93  
Title Change: 6/17/04  
Revised: 6/17/04  
Effective: 8/1/04