

NONDEPOSITORY INSTITUTIONS LICENSING ANALYST**Nature of Work**

Under general supervision, performs analytical and review work at the full-performance level as a specialist in the examination and investigation of licensing applications for nondepository institutions to determine compliance with West Virginia financial institutions law and regulation and suitability for licensing by the Division of Banking. Performs related work as required.

Examples of Work

Examines and analyzes licensing applications for mortgage lenders, regulated consumer lenders (finance companies), money transmitters and other nondepository financial services providers to determine compliance with the West Virginia Code.

Reviews financial statements submitted to determine compliance with statute, regulation or policy of the Division of Banking.

Attends meetings with potential licensees to render assistance or guidance in area of expertise.

Makes recommendations for license application acceptance and approval.

Responds to applicant officials or legal counsel's inquiries or determines that the inquiry should be forwarded to Division legal counsel or other senior staff.

Manages and monitors annual reports submitted by licensees and other data collection functions as necessary.

Composes correspondence to request information from applicant companies or to respond to inquiries from companies and the public.

Researches state code or Division procedures manual regarding procedures and policy.

Prepares reports and narratives for internal use as well as for public information.

Maintains current and accurate data base of licensees and contacts.

Assists in the formulating of proposed policy or practices.

Develops projects and programs and communicates with licensed organizations to facilitate and improve the conduct of their business within the state.

NONDEPOSITORY INSTITUTIONS LICENSING ANALYST (CONT'D)**Knowledge, Skills, and Abilities**

- Knowledge of the theory, principles, and practices of the financial services industry.
- Knowledge of the form and content of licensing statutes and forms.
- Knowledge of the laws, rules, and regulations governing nondepository financial institutions.
- Ability to make timely and complete analyses of pending applications.
- Ability to evaluate, and determine compliance with various licensing statutes governing financial institutions within the state.
- Ability to prepare accurate conclusions and recommendations regarding licensing matters.
- Ability to communicate effectively both orally and in writing.
- Ability to establish and maintain effective working relations with financial services companies', their officials and the general public.

Minimum qualification

TRAINING: Graduation from a standard high school or equivalent.

EXPERIENCE: Two years of full-time or equivalent part-time paid experience as a consumer or commercial loan officer or financial institutions officer, financial analyst or examiner with a state or federal financial institution regulatory agency, or in a responsible public contact work requiring written and oral communication. Experience must have included preparation or analysis of basic financial accounting statements and the use of basic word processing or database software applications.

SUBSTITUTION for EXPERIENCE: Successful completion of study in an accredited college or university or business school or technical college which included three semester hours in accounting may substitute for the required training on a year for year basis.

Note: Some overnight travel both within the state and out-of-state may be required.

Established: 12/17/98
Effective: 1/1/99