



STATE OF NEVADA
Department of Administration
Division of Human Resource Management

CLASS SPECIFICATION

<u>TITLE</u>	<u>GRADE</u>	<u>EEO-4</u>	<u>CODE</u>
FINANCIAL INSTITUTIONS EXAMINER V	38	B	7.184
FINANCIAL INSTITUTIONS EXAMINER IV	37	B	7.183
FINANCIAL INSTITUTIONS EXAMINER III	36	B	7.182
FINANCIAL INSTITUTIONS EXAMINER II	35	B	7.181
FINANCIAL INSTITUTIONS EXAMINER I	33	B	7.180

SERIES CONCEPT

Financial Institutions Examiners conduct examinations in the Financial Institutions Division of the Department of Business & Industry. Incumbents examine and analyze the general ledger and financial statements, capital, assets, liabilities, management, earnings, liquidity, sensitivity, and the overall policy and procedures of internal controls in regulated institutions to ensure compliance with all federal and State laws and regulations and safety and soundness for the public good.

Review an institution's prior examinations, correspondence and documents on file in order to become familiar with the nature of the institution and to develop an exam plan.

Ensure compliance with regulatory licensing requirements for various types of financial entities, including depository, trust, lending, collection, 1031 exchange, and money transmission entities.

Conduct entrance and exit meetings with management of the institution to answer questions regarding the examination, verify facts and discuss findings.

Review activities to ensure compliance with laws and regulations; evaluate internal and external audit procedures to ensure that adequate controls are in place; analyze the financial and operating condition of each institution to assist in the determination of the institution's safe and sound operation and overall condition.

Analyze key safety and soundness components, ratios and trends; review adequacy of capital to assets and liabilities; determine the viability of loans and investments; evaluate the adequacy of management policy and procedures, earnings, and liquidity; determine market and interest rate sensitivity; examine interest rates and fees applied; verify cash, deposit and share account balances.

Prepare and/or assimilate and analyze reports prepared by assisting examiners and arrive at a conclusion regarding the overall condition of the institution; prepare final report detailing findings and recommendations; assist in coordinating appropriate corrective measures in accordance with established laws, regulations, policies and procedures.

Review, investigate and process licenses for newly approved institutions and for institutions renewing their licenses; make recommendations for acceptance or denial; respond to informational inquiries and complaints from licensees and the general public; conduct follow-up investigations as necessary; and take enforcement actions as necessary or make referrals to the criminal division in the Attorney General's Office if warranted.

Perform related duties as assigned.

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CLASS CONCEPTS

Financial Institutions Examiner V: Under administrative direction, incumbents are responsible for the management and implementation of examinations performed by a depository or non-depository team within the Division and/or a geographical area of the State. Incumbents are responsible for meeting program performance indicators and fiscal goals and objectives; coordinating and interfacing with federal regulatory partners such as the Federal Reserve, Federal Deposit Insurance Company (FDIC), National Credit Union Association (NCUA), Office of the Comptroller of the Currency (OCC); coordinating and interfacing with national regulatory associations such as the Conference of State Bank Supervisors (CSBS), the National Association of State Credit Union Supervisors (NASCUS), the National Association of Consumer Credit Administrators (NACCA), the North American Collection Agency Regulatory Association (NACARA), the Money Transmitter Regulators Association (MTRA); regulated industry representatives such as the American Bankers Association (ABA), Nevada Bankers Association (NBA), Nevada Credit Union League (NCUL), and the Nevada Credit Union Advisory Council (NCUAC). Incumbents are expected to perform the full range of duties as described in the series concept; however, the primary responsibility is the management, development, implementation and ongoing review of the examinations program. Positions allocated to this class train, supervise and evaluate the performance of professional staff including subordinate supervisors.

Financial Institutions Examiner IV: Under general direction, incumbents are responsible for the activities of a team of examiners in a depository team, non-depository team, or application/complaints/enforcement team within the Division and/or a geographical area of the State. Incumbents are expected to perform the full range of duties as described in the series concept; however, the primary responsibility is the implementation and ongoing review of examinations to assist in the program's enhancement and development. Positions allocated to this class train, supervise and evaluate the performance of professional staff. Incumbents must possess professional certification as Examiner-in-Charge from CSBS and/or Certified State Credit Union Examination Supervisor from NASCUS and function in that capacity on an ongoing basis.

Financial Institutions Examiner III: Under limited supervision, incumbents perform the full range of duties described in the series concept and must possess a specialty certification issued by the Conference of State Bank Supervisors (CSBS) and/or the National Association of State Credit Union Supervisors (NASCUS). Incumbents serve as a lead position that oversees day-to-day activities in the examination of a financial institution; coordinates team members' overall work assignments and/or specific work assignments in the specialty area; coordinates team members' on-the-job training; ensures compliance with established procedures for collecting and correlating information produced by other team members; analyzes collected information to write the Report of Examination as required by established policies and procedures and regulatory partners, and presents the examination report to the institution's management and board of directors.

Financial Institutions II: Under general supervision, incumbents perform the full range of duties described in the series concept at the journey level. Duties are distinguished from the Financial Institutions Examiner I class by greater complexity and independence in performing job assignments.

Financial Institutions Examiner I: Under close supervision, incumbents perform the duties described in the series concept in a training capacity. Work is assigned through instructions and reviewed for technical accuracy. Progression to the next level may occur upon completion of required training, meeting the minimum qualifications, satisfactory performance and with the recommendation of the appointing authority.

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MINIMUM QUALIFICATIONS

SPECIAL REQUIREMENTS:

- * A valid driver's license is required at the time of appointment and as a condition of continuing employment.
- * For appointment to the Examiner V class, Certification by the Conference of State Banking Supervisors (CSBS) as a Certified Examinations Manager (CEM) is required.
- * For appointment to the Examiner IV class, Certification by the Conference of State Banking Supervisors (CSBS) as a Certified Examiner-In-Charge (CEIC) and/or certification by the National Association of State Credit Union Supervisors (NASCUS) as a Certified State Credit Union Examination Supervisor (CSCUES) are required.
- * For appointment to the Examiner III class, Certification by the Conference of State Banking Supervisors (CSBS) as one or more of the following: Certified Operations Examiner (COE), Certified Credit Examiner (CCE), Certified Trust Examiner (CTE), Certified Consumer Compliance Specialist (CCCS), Certified Anti-Money Laundering Specialist (CAMLs), Associate and Certified Information Systems Examiner (ACISE and CISE); **OR**, Certification by the National Association of State Credit Union Supervisors (NASCUS) as a Certified Associate State Credit Union Examiner (CASCUE) and Certified State Credit Union Examiner (CSCUE) are required.
- * For appointment to the Examiner III class, FDIC Schools II-IV and/or NCUA Schools III-V are required.
- * For appointment to the Examiner II class, FDIC School I and/or NCUA Schools I-II are required.

FINANCIAL INSTITUTIONS EXAMINER V

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or related discipline and four years of increasingly responsible professional experience in conducting institutional examinations; **OR** one year of experience as a Financial Institutions Examiner IV in Nevada State service; **OR** an equivalent combination of education and experience. (*See Special Requirements*)

ENTRY LEVEL KNOWLEDGE, SKILLS AND ABILITIES (required at time of application):

Detailed knowledge of: depository or non-depository team functions and responsibilities. **Working knowledge of:** supervisory techniques including selection, motivation, training, work assignment and review, employee evaluations, setting work performance standards, and discipline. **Ability to:** manage program(s) relevant to assigned area(s) to achieve performance indicators and fiscal goals and objectives; plan, coordinate, and expedite work projects; provide presentations of complex ideas and information to senior managers, state officials, legislators, industry representatives and public forums; communicate and interact effectively with representatives of a broad variety of State and federal offices, associations and conferences; manage, develop, implement and continuously review the examination process and outcomes; ensure proper training of subordinate staff including both on-the-job training and formal training; *and all knowledge, skills and abilities required at the lower levels.*

FULL PERFORMANCE KNOWLEDGE, SKILLS AND ABILITIES (typically acquired on the job):

Working knowledge of: agency policies and procedures related to the examination of financial institutions; State personnel regulations pertinent to supervision and discipline of subordinate staff.

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MINIMUM QUALIFICATIONS (cont'd)

FINANCIAL INSTITUTIONS IV

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or related discipline and three years of increasingly responsible professional experience in conducting institutional examinations; **OR** one year of experience as a Financial Institutions Examiner III in Nevada State service; **OR** an equivalent combination of education and experience. (*See Special Requirements*)

ENTRY LEVEL KNOWLEDGE, SKILLS AND ABILITIES (required at time of application):

Detailed knowledge of: federal and State statutes and regulations applicable to financial institutions sufficient to analyze all facets of operations for safety, soundness and compliance; standard internal controls and security procedures to ensure their adequacy; accounting principles and practices; real estate appraisals; financial institutions examination policies and procedures; contemporary business structures; auditing theory, principles, and practices; financial liquidity, interest rate risk and ratio and trend analysis. **Ability to:** formulate policies and procedures relevant to assigned areas based on information of a conceptual nature from varied and complex sources; provide presentations of complex ideas and information to senior managers; plan, coordinate, and expedite work projects; *and all knowledge skills and abilities required at the lower levels.*

FULL PERFORMANCE KNOWLEDGE, SKILLS AND ABILITIES (typically acquired on the job):

Working knowledge of: supervisory techniques including selection, motivation, training, work assignment and review, employee evaluations, setting work performance standards, and discipline. **Ability to:** collect, organize, verify, analyze and apply complex financial and operational data; determine safe and sound examination techniques; coordinate, set priorities and assign work to professional staff. **Skill in:** motivating others to effective action.

FINANCIAL INSTITUTIONS EXAMINER III

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or related discipline and two years of increasingly responsible professional experience conducting audits and/or examining financial records and reports; **OR** one year of experience as a Financial Institutions Examiner II in Nevada State service; **OR** an equivalent combination of education and experience. (*See Special Requirements*)

ENTRY LEVEL KNOWLEDGE, SKILLS AND ABILITIES (required at time of application):

Working knowledge of: scoping, developing and conducting financial examinations; verification of records, work papers, and related financial statements; proper documentation methods; detection of records variances; federal and State laws and regulations governing financial activities and establishments; operating trends and affiliated business transactions to determine solvency and regulatory compliance. **Ability to:** serve as the lead on examinations in a specialty area; coordinate work assignments; conduct on-the-job training; analyze issues; develop action plans to complete examinations; conduct independent examinations and plan and coordinate rehabilitation efforts of troubled organizations and determine regulatory compliance relative to the business operations; *and all knowledge, skills and abilities required at the lower levels.*

FULL PERFORMANCE KNOWLEDGE, SKILLS AND ABILITIES (typically acquired on the job):

(These are identical to the Entry Level Knowledge, Skills, and Abilities for Financial Institutions Examiner IV.)

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MINIMUM QUALIFICATIONS (cont'd)

FINANCIAL INSTITUTIONS EXAMINER II

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or related discipline and one year of professional experience conducting audits and/or examining financial records and reports; **OR** one year of experience as an Financial Institutions Examiner I in Nevada State service; **OR** an equivalent combination of education and experience. (*See Special Requirements*)

ENTRY LEVEL KNOWLEDGE, SKILLS AND ABILITIES (required at time of application):

Working knowledge of: federal and State laws and regulations applicable to financial institutions sufficient to analyze facets of operations for safety, soundness and compliance; standard internal controls and security procedures; real estate appraisals; financial institutions examination policies and procedures; contemporary business structures; auditing theory, principles, and practices; financial, liquidity, and interest rate risk and ratio and trend analysis. **Ability to:** interpret and apply State and federal laws and regulations related to examinations. **Skill in:** the use of computer software commonly used in financial analysis; *and all knowledge, skills and abilities required at the lower level.*

FULL PERFORMANCE KNOWLEDGE, SKILLS AND ABILITIES (typically acquired on the job):

(These are identical to the Entry Level Knowledge, Skills, and Abilities for Financial Institutions Examiner III.)

FINANCIAL INSTITUTIONS EXAMINER I

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or related discipline; **OR** an equivalent combination of education and experience. (*See Special Requirements*)

ENTRY LEVEL KNOWLEDGE, SKILLS AND ABILITIES (required at time of application):

Working knowledge of: accounting principles and practices. **General knowledge of:** auditing theory, principles, and practices. **Ability to:** review complex data and reach logical conclusions; maintain records and prepare reports and correspondence; communicate effectively with others regarding institutional examinations; maintain confidentiality of information; establish and maintain positive colleague and public relations; function as a member of a team. **Skill in:** written English sufficient to compose examination reports; mathematical computation. **Ability to:** utilize computer software commonly used in financial analysis.

FULL PERFORMANCE KNOWLEDGE, SKILLS AND ABILITIES (typically acquired on the job):

(These are identical to the Entry Level Knowledge, Skills, and Abilities for Financial Institutions Examiner II.)

This class specification is used for classification, recruitment and examination purposes. It is not to be considered a substitute for work performance standards for positions assigned to this class.

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