



DEPARTMENT OF PERSONNEL
209 East Musser Street, Room 101
Carson City, Nevada 89701-4204
(775) 684-0150
<http://dop.nv.gov>

MEMO PERD #42/09
July 15, 2009

TO: Personnel Commission Members
Department Directors
Division Administrators
Agency Personnel Liaisons
Agency Personnel Representatives
Employee Representatives

FROM: Teresa Thienhaus, Director
Department of Personnel

A handwritten signature in cursive script, reading "Teresa Thienhaus".

SUBJECT: PROPOSED CLASSIFICATION CHANGES

Attached are proposed classification changes for your information pursuant to NRS 284.160, subsections 3 through 5. If you have any comments or objections, please notify Peter Long in the Compensation and Classification Division in writing no later than August 11, 2009.

If no written objections are received in this office by August 11, 2009, action will be taken to effect the changes and a report will be made to the Personnel Commission.

Attachments

NOTICE OF PROPOSED CLASSIFICATION CHANGES

Number: 01-10

Posting Expires August 11, 2009

Per NRS 284.160, the Personnel Director may make a change in classification without the prior approval of the Commission. The following changes are proposed:

			PROPOSED		
CODE	TITLE	GRADE/EEO-4	CODE	TITLE	GRADE/EEO-4
	New		7.184	Financial Institutions Examiner V	38 B
7.173	Financial Institutions/Mortgage Lending Examiner III	37 B	7.173	Mortgage Lending Examiner III	37 B
	New		7.183	Financial Institutions Examiner IV	37 B
	New		7.182	Financial Institutions Examiner III	36 B
7.176	Financial Institutions/Mortgage Lending Examiner II	35 B	7.176	Mortgage Lending Examiner II	35 B
	New		7.181	Financial Institutions Examiner II	35 B
7.179	Financial Institutions/Mortgage Lending Examiner I	33 B	7.179	Mortgage Lending Examiner I	33 B
	New		7.180	Financial Institutions Examiner I	33 B

EXPLANATION OF CHANGE

At the request of the Department of Business & Industry, Financial Institutions Division, the Department of Personnel recommends the separation of the Financial Institutions/Mortgage Lending Examiner series into the Financial Institutions Examiner series and Mortgage Lending Examiner series. The Financial Institutions Division requested the addition of two new levels in the new Financial Institutions Examiner series. The III and V levels reflect higher-level duties and require professional certification not described in the existing series. The new Examiner III level was developed to recognize positions serving as lead examiners during on-site examinations of depository and non-depository financial institutions. The new Examiner V level was developed to recognize positions serving at a management level for a depository or non-depository team.

It is recommended that Financial Institutions Examiner III be established at a grade 36 to align with Auditor III, also grade 36. Both classes are similar in regard to independence and decision-making and conduct audits and examinations that are highly complex in nature. This aligns the new class one grade above the journey level Financial Institutions Examiner II, grade 35. It is recommended that Financial Institutions Examiner V be established at grade 38 to align with the Supervising Auditor II, also grade 38. Both classes are similar in regard to management responsibility for their program areas, the independence in decision-making, and advanced level of knowledge, skills, and abilities required. This aligns the new class one grade above the Financial Institutions Examiner IV, grade 37.

Additionally, each level in the Financial Institutions Examiner series requires specialized training, commensurate experience, and national certification in order to perform the higher-level duties and responsibilities associated with each level, such as Certified Examiner-in-Charge, Certified State Credit Union Examiner, Certified Operations Examiner, or Certified Trust Examiner.

As a result of the development of a new series for the Financial Institutions Examiner positions, the existing class Financial Institutions/Mortgage Lending Examiner was changed to Mortgage Lending Examiner. There is no change in grade, as the duties, responsibilities, and minimum qualifications have not changed.

Management at the Department of Business & Industry participated in this study and supports this recommendation.

The formal recommendations and specifications are on file with the Director of Personnel. To view a copy in Carson City, go to 209 East Musser Street, Room 101; in Las Vegas, go to 555 East Washington Avenue, Suite 1400. For more information call (775) 684-0151.

Objections to the proposed change must be received in writing by August 11, 2009. Objections should be addressed to Peter Long, Division Administrator, Compensation & Classification Division, Department of Personnel, 209 East Musser Street, Room 101, Carson City, Nevada 89701-4204.

POSTING DATE: July 15, 2009



STATE OF NEVADA – DEPARTMENT OF PERSONNEL

CLASS SPECIFICATION

<u>TITLE</u>	<u>GRADE</u>	<u>EEO-4</u>	<u>CODE</u>
FINANCIAL INSTITUTIONS/ MORTGAGE LENDING EXAMINER III	37	B	7.173
FINANCIAL INSTITUTIONS/ MORTGAGE LENDING EXAMINER II	35	B	7.176
FINANCIAL INSTITUTIONS/ MORTGAGE LENDING EXAMINER I	33	B	7.179

SERIES CONCEPT

~~Financial Institutions/~~Mortgage Lending Examiners conduct examinations ~~[either]~~ in the ~~Financial Institutions Division or~~ Mortgage Lending Division of the Department of Business & Industry. Incumbents examine and analyze the general ledger, assets, liabilities, capital, and internal controls of 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.

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

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 policies and procedures.

Review, investigate and process newly approved institutions or institutions renewing their license(s); 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 make referrals to the criminal division in the Attorney General's Office if warranted.

~~Perform related duties as assigned.~~

Representative duties of positions in the Financial Institutions Division:

~~Ensure compliance with regulations and licensing requirements for various types of financial entities, including depository, lending collection, and money transmission entities.~~

~~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 ratios and trends; review adequacy of assets and liabilities and management policy and determine interest rate sensitivity; determine the viability of loans and investments; check interest rates and fees applied; verify cash, bank balances, and share accounts.~~

Representative duties of positions in the Mortgage Lending Division:

Monitor the activities and licensing of mortgage bankers, mortgage brokers, and escrow agencies and conduct examinations to ensure compliance with federal and State laws with emphasis on lender trust accounts; document retention requirements and lender and borrower disclosures; conduct background investigations and annual examinations of all licensees.

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER III	37	B	7.173
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FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER I	33	B	7.179

SERIES CONCEPT (cont'd)

~~Representative duties of positions in the Mortgage Lending Division: (cont'd)~~

Schedule and perform on-site and off-site examinations of mortgage brokers and mortgage lenders in compliance with written examination procedures including an analysis of financial statements and commentary on liquidity, hedging, pipeline management turnover, and capital requirements.

Reconcile ledgers and trust accounts; review escrow files for compliance with statute; reconcile trust accounts to include construction site inspections, lien procedures and waivers, collateral and lien protection to ensure compliance with established guidelines.

Compare escrow documentation and instructions to title work performed to ensure accuracy and completeness; review and verify reconveyances, endorsements, and title policies are present.

Perform related duties as assigned.

CLASS CONCEPTS

~~Financial Institutions/Mortgage Lending Examiner III:~~ Under general direction, incumbents are responsible for the administration of the examination program within a geographical area of the State. Work is assigned through goals and objectives and reviewed as goals and objectives are attained or as unusual circumstances occur. Incumbents are expected to perform the full range of duties as described in the series concept; however, their primary responsibility is for the development, implementation and review of the program. Positions allocated to this class train, supervise and evaluate the performance of professional staff.

~~Financial Institutions/Mortgage Lending Examiner 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/Mortgage Lending Examiner I class~~ by greater complexity and independence in performing job assignments.

~~Financial Institutions/Mortgage Lending 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 meeting the minimum qualifications, satisfactory performance and with the recommendation of the appointing authority.

MINIMUM QUALIFICATIONS

SPECIAL REQUIREMENT:

- * A valid driver's license is required at the time of appointment and as a condition of continued employment.

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER III

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** graduation from high school and five years of increasingly responsible professional experience as described above; **OR** one year

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER III	37	B	7.173
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MINIMUM QUALIFICATIONS (cont'd)

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER III (cont'd)

of experience as a ~~Financial Institutions/~~Mortgage Lending Examiner II in Nevada State service; **OR** an equivalent combination of education and experience. (*See Special Requirement*)

~~[Both Divisions:]~~

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

~~**Detailed knowledge of:** federal and State statutes and regulations applicable to financial or mortgage lending institutions sufficient to analyze all facets of operations for compliance; standard internal security procedures and controls to evaluate their adequacy; accounting principles and practices; real estate appraisals; financial institutions or mortgage lending examination policies and procedures; *purpose and administration of trust accounts; secondary mortgage market; fraudulent practices relevant to mortgage and real estate transactions.* **Ability to:** formulate policies and procedures relevant to assigned areas based on information of a conceptual nature from varied and complex sources; provide presentations to senior managers simplifying complex ideas and information; *analyze the most complex financial records and business recordkeeping systems.*~~

~~Financial Institutions Division:~~

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

~~**Detailed knowledge of:** contemporary business structures; auditing theory, principles, and practices; financial liquidity, interest rate risk and ratio and trend analysis. **Ability to:** plan, coordinate, and expedite work projects.~~

~~Mortgage Lending Division:~~

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

~~**Detailed knowledge of:** purpose and administration of trust accounts; secondary mortgage market; fraudulent practices relevant to mortgage and real estate transactions. **Ability to:** analyze the most complex financial records and business recordkeeping systems.~~

~~[Both Divisions:]~~

~~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; *and all knowledge, skills and abilities required at the lower levels.*~~

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER II

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or other discipline related to the position and one year of increasingly responsible professional experience conducting audits and reviewing financial records and reports; **OR** graduation from high school and three years of increasingly responsible professional experience as described above; **OR** one year of experience as a ~~Financial Institutions/~~Mortgage Lending Examiner I in Nevada State service; **OR** an equivalent combination of education and experience. (*See Special Requirement*)

~~[Both Divisions:]~~

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

~~**Working knowledge of:** federal and State laws and regulations applicable to ~~financial or~~ mortgage lending institutions sufficient to analyze all facets of operations for compliance; standard internal security procedures and controls; real estate appraisals; ~~financial institutions or~~ mortgage lending examination~~

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER III	37	B	7.173
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FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER I	33	B	7.179

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MINIMUM QUALIFICATIONS (cont'd)

~~FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER II~~ (cont'd)

policies and procedures; *secondary mortgage market; fraudulent practices relevant to mortgage and real estate transactions.* **Ability to:** *analyze financial records and business recordkeeping systems and reach logical conclusions; follow established policies and procedures relevant to program areas based on information of a conceptual nature from varied and complex sources;* interpret and apply complex rules and regulations related to examinations; utilize computer software packages 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):
Working knowledge of: *purpose and administration of trust accounts.*

~~Financial Institutions Division:~~

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

~~**Working knowledge of:** contemporary business structures; auditing theory, principles, and practices; financial, liquidity, and interest rate risk and ratio and trend analysis.~~

~~Mortgage Lending Division:~~

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

~~**Working knowledge of:** secondary mortgage market; fraudulent practices relevant to mortgage and real estate transactions. **Ability to:** analyze financial records and business recordkeeping systems and reach logical conclusions; follow established policies and procedures relevant to program areas based on information of a conceptual nature from varied and complex sources.~~

~~Both Divisions:~~

~~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/Mortgage Lending Examiner III.)~~

~~Mortgage Lending Division:~~

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

~~Working knowledge of: purpose and administration of trust accounts.]~~

~~FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER I~~

EDUCATION AND EXPERIENCE: Bachelor's degree from an accredited college or university in business administration, accounting, economics, finance, or related discipline; **OR** graduation from high school or equivalent education and two years of increasingly responsible professional experience related to the examination of financial statements and records; **OR** an equivalent combination of education and experience. (*See Special Requirement*)

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:** maintain records and prepare reports and correspondence; communicate effectively with others regarding institutional examinations; maintain confidentiality of information; establish and maintain favorable public relations; review complex data and reach logical conclusions; function as a member of a team. **Skill in:** written English sufficient to compose examination reports[; ~~basic mathematical computation~~].

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/Mortgage Lending Examiner II.]*)

FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER III	37	B	7.173
FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER II	35	B	7.176
FINANCIAL INSTITUTIONS/MORTGAGE LENDING EXAMINER I	33	B	7.179

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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.

	<u>7.173</u>	<u>7.176</u>	<u>7.179</u>
ESTABLISHED:	10/28/83	10/28/83	10/28/83
REVISED:	4/13/84-3	4/13/84-3	4/13/84-3
REVISED:	1/17/86-3	1/17/86-3	1/17/86-3
REVISED:	4/14/87	8/06/87	8/06/87
REVISED:	7/1/93P	7/1/93P	7/1/93P
	9/24/92PC	9/24/92PC	9/24/92PC
REVISED:	12/1/06PC	12/1/06PC	12/1/06PC
REVISED:	08/11/09UC	08/11/09UC	08/11/09UC



CLASS SPECIFICATION

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

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

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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.

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

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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.

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*

FINANCIAL INSTITUTIONS EXAMINER V	38	B	7.184
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FINANCIAL INSTITUTIONS EXAMINER III	36	B	7.182
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MINIMUM QUALIFICATIONS (cont'd)

FINANCIAL INSTITUTIONS IV (cont'd)

EDUCATION AND EXPERIENCE (cont'd)

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.)

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

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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.

	<u>7.184</u>	<u>7.183</u>	<u>7.182</u>	<u>7.181</u>	<u>7.180</u>
ESTABLISHED:	02/20/09R 08/11/09UC	02/20/09R 08/11/09UC	02/20/09R 08/11/09UC	02/20/09R 08/11/09UC	02/20/09R 08/11/09UC