

# Examiner Career Description

## Credit Union Examiners

### **Career Advancement Opportunities**

Credit Union Examiners ensure that the Texas credit union industry continues to live up to its great reputation. This position offers skilled candidates the opportunity to work in an interesting, fast-paced environment, with enormous potential for career growth. Examiners review compliance with legislative and regulatory standards imposed at both the state and the federal level to ensure safe and sound operations and help prevent and combat money laundering and financing of terrorist activity. Financial Examiner I is the entry-level position for recent college graduates or those just entering this regulatory sector. As the Financial Examiner I gains experience and training, he or she advances to Financial Examiner II and Financial Examiner III. Each level achievement is accompanied by increased responsibilities and compensation. The next level is Financial Examiner IV, attained by successfully completing a series of written and oral tests to become a "Commissioned Credit Union Examiner". The career path continues, as professional growth is attained, through Financial IV, V and VI to the position of Financial Examiner VII. Examiners have the opportunity to examine credit unions of varying asset sizes in different locations within the State of Texas.

### **Training**

On an on-going basis, Credit Union Examiners attend a series of national schools presented by the federal regulatory agencies and the National Association of State Credit Union Supervisors. This training is supplemented by on-the-job

training during the first few years of employment. Advanced and specialty training is available to examiners as they progress in their careers with the Department, including attendance at the annual Credit Union Department Conference.

## **Work Locations and Travel**

Examiners are generally assigned to either the Dallas or the Houston areas, as a home base for the examination of state-chartered credit unions throughout the State of Texas. Overnight travel is required up to 50% of the examiners work time. The state of Texas and Department policy permit reimbursement for travel expenses related to this position. As an examiner gains experience and as the Department's needs change, opportunities may exist for voluntary relocation to other areas in the State, including the Department's Headquarters in Austin.

## **Promotions and Compensation**

The Department's Examination Staffing Plan provides substantial opportunities for promotions, varying work assignments, and different work locations. Examiners are encouraged to strive toward higher professional levels throughout their careers at the Department. Credit Union Examiners are eligible for promotion based on their merits of achievement through the second level of a commissioned examiner (Financial Examiner V). The final two levels of a commissioned examiner are available based on an internal staffing plan that is periodically revised to meet the Department's regulatory responsibilities. Examiners are evaluated at least annually under the Department's Performance Appraisal System. Merit salary increases may be granted to recognize, reward, and reinforce quality performance; these merit increases are based on the results of the examiner's performance appraisal.

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