

## **JOB DESCRIPTION**

**TITLE:** Financial Examiner III  
**AGENCY:** Credit Union Department - State of Texas  
**CLASS NUMBER:** 1104  
**SALARY GROUP:** B21  
**APPROVED:** March 6, 2015  
**REPORTS TO:** Field Manager

### GENERAL DESCRIPTION

Professional examiner position with responsibility for conducting examinations of above-average difficulty and smaller credit unions with persistent problems. Work involves reviewing, testing, and evaluating fiscal, corporate, and operational records, and conducting examinations to determine and report on financial conditions and compliance with statutory requirements, bylaws, and rules. Leadership qualities permit assignment as Examiner-in-Charge of larger, team examinations or oversight responsibility for a specific function of the examination. May assist the Field Manager in their duties.

### DUTIES AND RESPONSIBILITIES

- Verifies the accuracy of accounting records and related financial statements; reviews sample of loan files to ascertain proper documentation and adequate procedures; reviews board policies and verifies compliance; verifies investments and ascertains that investment policies are adequate and appropriate; verifies compliance with applicable sections of the Texas Finance Code, Commission Rules, and Bylaws; verifies compliance with other related laws or applicable federal regulations; and evaluates management effectiveness and internal controls.
- Inputs financial and related data into automated exam program and prepares all parts of the examination report.
- Communicates with credit union officials and informs them of areas of progress or improvement, areas of concern, makes recommendations or suggestions, and assists officials in resolving problems.
- Manages an assigned district of credit unions primarily with CAMELS ratings of 1, 2, or 3, maintains field files in a current and orderly manner for these credit unions, and works with other examiners when assigned.
- Attends assigned schools and training seminars to improve knowledge base.
- Performs other duties as assigned.

### SUPERVISION RECEIVED

Works under the general supervision with limited latitude for the use of initiative and independent judgment.

## GENERAL QUALIFICATION REQUIREMENTS

### Education:

Graduate of an accredited four-year college or university with major course work in accounting, finance, economics, business administration or job related field with a minimum of six hours, nine preferred, in accounting (including basic and intermediate accounting). Experience in a credit union or other financial institution in a managerial capacity may be substituted for a portion of the educational requirement.

### Minimum Experience:

Qualifying experience may be combined on a proportionate basis, if the requirements stated below include more than one pattern and are distinguished as "Either" I "or " II, etc. For example, candidates possessing qualifying experience amounting to 50% of the required time of Pattern I, and additional experience amounting to 50% of the required time of Pattern II, may be admitted to the examination as meeting 100% of the overall experience requirement.

#### **Either I**

Eighteen months of experience performing regulatory examinations of credit unions at the Financial Examiner II level.

#### **Or II**

Four years of increasingly responsible experience in professional auditing or examination of financial institutions, business firms, or services.

### Knowledge, Skills, and Abilities:

- Demonstrates clear and effective oral and written communication skills.
- Possesses working knowledge in the use of personal computers, especially word processing and spreadsheet programs.
- Accuracy in performing mathematical and financial calculations.
- Skilled in collecting, analyzing and documenting the results of research data.
- Skilled in preparing accurate written reports and the results of research findings.
- Tact and ability to maintain effective working relationships with supervisors, co-workers, team members, institution personnel, and the NCUA.
- Ability to be self-motivated and follow established procedures involved in examinations and understand the overall operations involved.
- Ability to learn moderately complex technical issues and maintain complex records.
- Ability to learn to analyze financial statements, reports, records, and forms.
- Ability to read, comprehend and apply rules and statutes regulating credit unions.
- Ability to meet deadlines and handle multiple tasks.
- Ability to maintain confidentiality and handle sensitive information.

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### Preferred Qualifications

- Work experience with a financial institution or financial institution regulatory agency desired.
- Certification as a State Credit Union Examiner (CSCUE)

### Special Requirements:

- Position requires at least 50% overnight travel.
- Must possess or obtain within six months a valid Texas driver's license. Satisfactory driving records are required for driving any vehicle to conduct agency business. Final applicants must certify that personally owned vehicles used for agency business have Texas minimum liability coverage and valid state inspection sticker.
- Final applicants may be subject to an employment credit check, driving record check and criminal background check.
- Individuals selected for this position are subject to an employment eligibility check through e-verify.