

## **JOB DESCRIPTION**

**TITLE:** Financial Examiner I  
**AGENCY:** Credit Union Department - State of Texas  
**CLASS NUMBER:** 1100  
**SALARY GROUP:** B17  
**APPROVED:** July 30, 2015  
**REPORTS TO:** Field Supervisor

### GENERAL DESCRIPTION

Credit Union Department examiners are professionals who analyze a Texas state-chartered credit union's operations from both an administrative and financial standpoint, gaining an unparalleled understanding of the entire operation of a financial institution. This work involves planning, conducting and completing examinations of credit unions. They also counsel management as respected advisors on ways to improve operations. This entry-level position offers the opportunity to work in an interesting, fast-paced environment, with enormous potential for career growth while being part of a community that is dedicated to investing in our state's future. In this position, an examiner carefully reviews and verifies financial and operating statements, analyzes and interprets financial and statistical data, and ascertains compliance with applicable laws, rules, bylaws, and sound business practices under the supervision of the Examiner-in-Charge or the Field Manager. Entry level examiners are predominately trained on the job, but also participate in continuing education to help reach their highest potential, as well as strengthen analytical and communication skills. Examiners attend state training conferences, national certification programs, and leadership development courses throughout their careers. Examiners develop skills in exercising independent judgment, critical thinking, and working effectively with senior credit union management and board of directors. Examiners are provided the opportunity to perform examinations of credit unions of all sizes throughout the state. This position offers unique opportunities to pursue professional goals while enjoying traveling and meeting new people representing all economic and social levels. Opportunities also exist to progress rapidly through performance-based salary increases: up to 8% entry-level salary increase in 6 months and continuing opportunities for career advancement and salary progression.

### DUTIES AND RESPONSIBILITIES

- Reviews, tests, and evaluates fiscal, corporate, and operational records to determine and report on financial conditions and compliance with statutory requirements, bylaws, and rules.
- Identifies areas of progress, improvement, or concern; makes recommendations; and assists in resolving problems.
- Inputs financial and related data into automated exam program and prepares all parts of the examination report.

## Financial Examiner I Job Description

- May function as lead examiner in a non-complex credit union with Field Manager assisting.
- Attends assigned schools and training seminars to improve knowledge base.
- Performs other duties as assigned.

### SUPERVISION RECEIVED

Works under close supervision, with minimal 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, general business, insurance, mathematics or a job-related field. Prefer a minimum of six hours in accounting (including basic and intermediate accounting). Must have a minimum grade point average of 2.75 on a 4.0 scale. Experience in a credit union or other financial institution in a managerial capacity may be substituted for a portion of the educational requirement.

#### 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.

#### Preferred Qualifications

- Work experience with a financial institution desired.

Special Requirements:

- Position requires at least 50% overnight travel.
- Must possess or obtain within 90 days 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.
- Individual selected for this position are subject to an employment eligibility check through e-verify.