

JOB DESCRIPTION

TITLE: Credit Union Commissioner
AGENCY: Credit Union Department -- State of Texas
GROUP: 6 (Exempt Position)
FLSA: Executive Exempt
REPORTS TO: Credit Union Commission

GENERAL DESCRIPTION

The Credit Union Commissioner serves as the Chief Executive and Administrative Officer of the Department in accordance with both legislative mandates and policies established by the Credit Union Commission. The Commissioner ensures that the Department carries out its mission cost-effectively and in compliance with all applicable laws. The Commissioner is responsible for regulating and supervising state-chartered credit unions to ensure a safe, sound, and competitive credit union system that supports the citizens, communities, and economy of Texas. Other responsibilities include representing the Department with the Legislature, other state officials, the federal government and its agencies, regulated credit unions, regulators from other states, and the public; developing rules and internal procedures; managing employee recruitment, performance, and career development; and overseeing development of the annual budget. The Credit Union Commissioner is appointed by, reports to, and serves at the will of the Credit Union Commission.

DUTIES AND RESPONSIBILITIES

1. Responsible for the chartering, monitoring, regulation, supervision, and examination of state-chartered credit unions, and enforcement of the laws and regulations applicable to them.
2. Responsible for evaluating and proposing statutory and rule changes to promote the safety, competitiveness and viability of state-chartered credit unions that are part of the dynamic Texas financial environment.
3. Ultimately accountable for the performance of the Department by being responsible for the direct supervision of the Deputy Commissioner, and the Director of Information Technology and the General Counsel in the effective management/supervision of all employees of the Department. This includes hiring, promoting, organizing, terminating, restructuring, recruiting, training, counseling, staffing, and career development programs for its employees.
4. Serves as Chief Executive and Administrative Officer of the Department.
5. Responsible for ensuring that the Department carries out all legislated mandates and meets all performance measures.
6. Responsible for testifying before various House and Senate Legislative Committees regarding the Department and legislative issues, as well as a resource on other matters as requested.

7. Responsible for representing the Department and communicating with the credit union industry, the media, the public, and other regulatory agencies regarding matters under jurisdiction of the Department.
8. Directly responsible for the decisions involving the closing, merging, chartering, and formal and informal administrative actions of credit unions.
9. Responsible for upholding the laws and their interpretations in all credit unions.
10. Responsible for the development, communication, and revision of internal and external policies regarding the Department.
11. Responsible for ensuring fiscal responsibility in revenue collections and expenditures.
12. Responsible for the preparation of the Department's Strategic Plan and other state-mandated reports.
13. Prepares and administers the Department's budget and related funding requests for the Department.
14. Directs the Department's response to consumer complaints regarding regulated credit unions.
15. Actively participates in regional and national meetings with federal regulators and in regulatory associations such as NASCUS.
16. Serves as the Credit Union liaison with the Department.
17. Appoints, with approval of the Commission, the Deputy Commissioner, who serves at the pleasure of the Commissioner.
18. Performs related work as assigned by the Commission and may be required to include special projects.

GENERAL QUALIFICATIONS

The minimum qualifications for the Credit Union Commissioner are in the Texas Finance Code, Section 15.302.

- A minimum of 5 years practical experience in the operation of credit unions within 10 years immediately preceding the appointment.
- The practical experience required may consist of experience:
 - in exercising the powers and duties of a director, officer, or committee member of a credit union; or
 - in the employment of a credit union regulatory agency.

A person may not be appointed commissioner if:

- the person is an officer, employee, or paid consultant of a Texas trade association in the financial institutions field; or
- the person's spouse is an officer, manager, or paid consultant of the Texas trade association in the financial institutions field.

PREFERRED QUALIFICATIONS

- Knowledge of Texas and its state government is desirable.
- Experience in policy administration and management work is desirable.

- Five years progressively responsible experience in regulation and analysis of credit unions is preferred.

ACADEMIC REQUIREMENTS

Graduate of an accredited four-year college or university with degree in a business, public administration or directly related field is desirable.

KNOWLEDGE, SKILLS, AND ABILITIES

- Comprehensive knowledge of both state and federal statutory frameworks, laws and regulations applicable to credit unions.
- Intimate knowledge of the credit union industry.
- Working knowledge of related business laws, state open records, and administrative procedures statutes, and the Texas Credit Union Act.
- Working understanding of both credit and interest rate risk prevalent in lending and investment activities, and related asset/liability management problems and techniques.
- Solid management and administrative skills needed to manage a state agency, including an understanding of financial management.
- Ability to develop a close working relationship with other state and federal regulators, particularly the National Credit Union Administration.
- Ability to gain the respect of others, be persuasive and motivate others to a desired objective in difficult circumstances. This is particularly important in dealing with credit unions in situations of informal regulatory supervision and enforcement.
- Proficient with personal computers.

SPECIAL REQUIREMENTS

- May not be directly or indirectly indebted to, any credit union under the Department's jurisdiction, or any affiliate of such credit union.
- Must cease any outside employment with a state-chartered credit union.
- Must demonstrate strong personal financial responsibility and integrity.
- Must maintain a valid Texas driver's license.
- Satisfy a criminal activity background check.
- Individuals selected for this position are subject to an employment eligibility check through e-verify.