



Credit Union Department, State of Texas

JOB ANNOUNCEMENT

Functional Title:	Financial Examiner	Job Posting:	27-02
Job Title:	Financial Examiner III	Class Code:	1104
Agency:	Credit Union Department	Main Office Location:	914 E. Anderson Ln, Austin TX
Department:	CUD – Houston Operations	Work Location:	Houston, TX
Posting Audience:	Internal and External	Occupational Category:	Accounting, Auditing, & Finance
Salary:	\$67,090.00 - \$87,046 ¹	Salary Group:	B21
Travel:	Varies including overnight	Standard Hours	40 hours; Monday - Friday
Work Status:	Full-Time; Regular	FLSA Status:	Non-Exempt
Opening Date:	September 17, 2026	Closing Date:	Until Filled

MISSION AND VISION

The Credit Union Department's mission is to safeguard the public interest, protect the interests of credit union members and promote public confidence in credit unions.

The Credit Union Department is a Texas state agency with responsibility for supervising and regulating state-chartered credit unions. The Department seeks to assure a credit union system in which credit unions soundly manage their risks, maintain the ability to compete effectively with other providers of financial services, meet the needs of their members for credit and financial services, comply with laws and regulations, and provide fair treatment of their members.

GENERAL JOB DESCRIPTION

Credit Union Examiners play a crucial role in assessing the financial and operational health of state-chartered credit unions. They analyze operations from both an administrative and financial perspective, ensuring compliance with relevant laws, regulations, and industry standards. Examiners also serve as trusted advisors, guiding management on ways to enhance efficiency and improve performance.

This journey-level position offers a fast-paced and dynamic work environment with significant career growth potential. Examiners conduct examinations of above average to moderate difficulty and smaller credit unions with persistent problems. Acts as Examiner-In-Charge and coordinates and conducts examinations and analysis to determine the financial condition and compliance with statutory requirements, bylaws, and rules. May provide periodic assistance to the Field Supervisor with training and supervising the work of other team members. Leadership qualities permit assignment of larger, team examinations or oversight responsibility for a specific, specialized function of the examination.

¹ Salary is contingent upon experience of selected candidate

In this role, professionals develop independent judgment, critical thinking, and analytical skills, working closely with credit union executives and boards of directors. Examiners have the opportunity to conduct evaluations of credit unions of varying sizes across the state.

The position also provides a unique opportunity to travel, engage with professionals from diverse backgrounds, and progress rapidly with ongoing opportunities for career advancement and salary progression.

SUPERVISION RECEIVED

Works under close supervision, with minimal latitude for the use of initiative and independent judgment.

ESSENTIAL JOB FUNCTIONS

- Manages an assigned district of credit unions.
- Performs moderately complex financial examination work, including a risk focused review to determine the safety and soundness of the credit union and its adherence to applicable state and federal regulations. Examinations also encompass an evaluation of management effectiveness and internal controls.
- Inputs financial and related data into the Merit website examination platform and completes all parts of the examination report.
- Communicates with credit union officials and informs them of areas of progress or improvement, and areas of concern. Make recommendations or suggestions and assist officials in resolving problems.
- Manages an assigned district of credit unions and works with other examiners when assigned.
- Attends assigned schools and training seminars to improve knowledge base.
- Works under direct supervision of the field supervisor and is being developed for a future field supervisor position.
- Assist Field Supervisor in their duties.
- Performs additional duties as required.

KNOWLEDGE, SKILLS, AND ABILITIES

Knowledge:

- Understanding of oral and written communication principles for effective professional interactions.
- Familiarity with personal computer operations, particularly word processing and spreadsheet applications.
- Knowledge of mathematical and financial calculations required for precise assessments.
- Awareness of research methodologies, data collection, and documentation techniques.
- Understanding of financial statements, reports, records, and regulatory compliance requirements.
- Comprehension of applicable credit union laws, statutes, and operational procedures.

Skills:

- Strong oral and written communication skills for clear, concise reporting.
- Proficiency in word processing and spreadsheet applications to support data analysis.
- Ability to conduct financial calculations with accuracy and reliability.
- Expertise in gathering, analyzing, and documenting research findings.
- Skill in drafting thorough written reports to communicate research outcomes.
- Relationship-building skills to foster effective collaborations with supervisors, colleagues, institution personnel, and the NCUA.

Abilities:

- Capacity to serve as the Examiner-in-Charge of larger and/or complex or problematic credit unions.
- Self-motivation to follow established examination procedures and grasp operational structures.
- Capacity to learn moderately complex technical issues and maintain detailed records.
- Analytical ability to evaluate financial statements, reports, and regulatory forms.
- Aptitude for interpreting and applying statutory rules governing credit unions.
- Time-management proficiency to meet deadlines while handling multiple tasks.
- Commitment to confidentiality in managing sensitive information.

ACADEMIC REQUIREMENTS

- Bachelor's degree from an accredited four-year college or university, with a focus on accounting, finance, economics, business administration, general business, insurance, mathematics, or a related field.
- Preference for candidates with at least six credit hours in accounting, including basic and intermediate coursework.
- Minimum 2.75 GPA on a 4.0 scale.
- Relevant managerial experience in a credit union or financial institution may be considered as a substitute for part of the educational requirements.

REQUIRED QUALIFICATIONS

- Minimum of three to four years of progressively responsible experience in regulation, examination or professional auditing, and analysis of financial institutions.

PREFERRED QUALIFICATIONS

- Experience in management and supervision of employees.
- Work experience with a financial institution.
- Certification as a State Credit Union Examiner (CSCUE).
- Knowledge of Texas and its state government is desirable.

SPECIAL REQUIREMENTS

- **State of Texas Application Submission**
- **Background Checks:** Final applicants may undergo employment credit checks, driving record reviews, and criminal background screenings. This position requires that the incumbent demonstrate strong personal financial responsibility and integrity.
- **Travel Expectation:** Requires a minimum of 40% overnight travel.
- **Remote Work Expectation:** Remote examination work estimated at 30% to 60% of total examination work.
- **Skills Assessment:** To verify qualifications, a skills assessment may be conducted to be considered for an interview. Candidates will be notified regarding details of the assessment procedures.

MILITARY OCCUPATIONAL SPECIALTY CODES

Veterans: The following resources provide valuable information and additional job opportunities:

- **Military to Civilian Occupation Translator:**
<http://www.careerinfonet.org/moc/>
- **Texas Veterans Commission Employment Assistance:**
<https://www.tvc.texas.gov/employment/veterans/>

The State Auditor's Office has published updated state job descriptions and the Military Crosswalk, which are available on their website:

<http://www.hr.sao.texas.gov/CompensationSystem/JobDescriptions> . Additionally, the related Conversion Manual can also be accessed on their website at:
<http://www.hr.sao.texas.gov/CompensationSystem/ConversionManual> .

ADA ACCOMMODATIONS

In compliance with the Americans with Disabilities Act ([ADA](#)), CUD will provide reasonable accommodation during the hiring process for individuals with a qualifying disability. If reasonable accommodation is needed to participate in the interview process, please notify the person who contacts you to schedule the interview. If you need assistance completing the on-line application, contact the Staff Services Officer, Bianca Sugars, at 512-837-9236 or via email at CUD_HR@cud.texas.gov.

PRE-EMPLOYMENT CHECKS AND WORK ELIGIBILITY

- **Citizenship:** Consistent with the Immigration Reform and Control of 1986 and other applicable laws, all offers of employment are contingent upon the candidate having legal authorization to work in the United States.
- **Driver's License:** Final applicants 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.

- **Selective Service:** All males born on or after January 1, 1960, will be required to present proof of Selective Service registration on the first day of employment or proof of exemption from Selective Service registration requirement.
- **Employment Eligibility Verification:** Selected candidates will be subject to an E-Verify employment eligibility check.
- **Non-Smoking Agency:** The Department is a non-smoking Agency. Smoking is not permitted in agency offices.
- **Benefits:** CUD offers insurance coverage and other benefits available through the [State of Texas Group Benefits Plan](#) administered by the Employee Retirement System of Texas (ERS).

APPLICATION SUBMISSION

Please direct applications to **Biancaja E. Sugars**, Staff Services Officer, Credit Union Department, via email at CUD_HR@ cud.texas.gov, mail to 914 East Anderson Lane, Austin, TX 78752-1699, or fax to (512) 832-0278. All applications must be received by 5:00 p.m. on the closing date. [State applications](#) can be obtained from the [Credit Union Department](#) website.

A successful submission includes:

- [State of Texas Application](#)
- [State of Texas Application Employment History Continuation Sheet](#)
- Resume
- Coversheet (optional)
- Copy of Official Transcript(s)
- Copy of Certifications

The Credit Union Department is an Equal Employment Opportunity Employer and strictly prohibits discrimination based on race, color, religion, sex, national origin, veteran status, age, or disability in employment or the delivery of services. Individuals with disabilities who require reasonable accommodation will not be excluded from consideration based on their disability. Applicants in need of reasonable accommodation during the application process should contact the Staff Services Officer at (512) 837-9236.

Nearest Major Market: Houston