

**State of Michigan
Civil Service Commission**

Capitol Commons Center, P.O. Box 30002
Lansing, MI 48909

Position Code

1. FIEXMAB

POSITION DESCRIPTION

This position description serves as the official classification document of record for this position. Please complete the information as accurately as you can as the position description is used to determine the proper classification of the position.

2. Employee's Name (Last, First, M.I.)	8. Department/Agency DEPT OF INS AND FIN SERVICE
3. Employee Identification Number	9. Bureau (Institution, Board, or Commission) Office of Banking
4. Civil Service Position Code Description FINANCIAL INST EXAMINER-A	10. Division
5. Working Title (What the agency calls the position) Senior Examiner	11. Section
6. Name and Position Code Description of Direct Supervisor CHRISTOPHER WALTERS; FINANCIAL INSTITUTION MGR-3	12. Unit
7. Name and Position Code Description of Second Level Supervisor LISA LEINBERGER; FINANCIAL INSTITUTION MGR-4	13. Work Location (City and Address)/Hours of Work OWS / Monday-Friday; 8:00 a.m.-5:00 p.m.

14. General Summary of Function/Purpose of Position

Serves as an Examiner-in Charge (EIC) for complex state-chartered banking examinations. EICs at this level conduct complex examinations at state-chartered banking organizations (may include banks, savings banks, BIDCOs, trust departments, bank holding companies, and affiliates) as required by the Michigan Banking Code of 1999, PA 276 of 1999, the Savings Bank Act, PA 354 of 1996, and the Michigan BIDCO Act, and PA 89 of 1986. These institutions have prior findings and/or enforcement actions, level of examination findings may be more expansive in the number of pages while also requiring elevated informal regulatory action such as a Board Resolution or Memorandum of understanding to resolve the concerns, financial performance issues, including less than satisfactory ratings, and may have lower capital to total assets ratios of 7.00% up to 10.00% and earnings of 0.00% to 1.00% of average assets. The institutions have larger asset size typically between \$500 million to \$2 billion. Product offerings of these institutions are more diverse and complex comprising of consumer loans (e.g.-auto, credit card, real estate), participation loans, indirect loans, and commercial loans (e.g.-commercial real estate, construction and development, commercial and industrial, etc.). The institutions have less than satisfactory management teams and problem loans and loan losses typically not exceeding 25.00% of capital. This position also functions as an examiner performing the review and analysis of complex components in an examination.

15. Please describe the assigned duties, percent of time spent performing each duty, and what is done to complete each duty.

List the duties from most important to least important. The total percentage of all duties performed must equal 100 percent.

Duty 1

General Summary:

Percentage: 50

This position functions as the Examiner-In-Charge (EIC) of complex examinations for state-chartered banking organizations. These institutions have prior findings and/or enforcement actions, financial performance issues including less than satisfactory ratings, lower capital to total assets ratios, larger asset size, diverse and complex product/service offering, less than satisfactory management teams, and problem loans and loan losses.

Individual tasks related to the duty:

- As EIC, provides oversight of complex institutions.
- Determines the scope of examinations (e.g. results of last examination, financial and risk reports), including strategies, programs, and procedures for specific assignments. Such areas include asset quality/credit risk, market risk, information technology, trust, and compliance.
- Assigns and schedules specific work assignments for examination team, setting priorities and directing tasks of those assignments. Resolves any work-related problems.
- Directs, reviews and evaluates completed work assignments/techniques providing feedback to ensure accurate analysis as well as conforming to state and federal regulations.
- Reviews board minutes, strategic plans, and other high-level matters such as commercial lending and asset liability management.
- Serves as the technical advisor and liaison with federal regulatory and industry professionals from FDIC.
- Advises Banking management of pertinent problems and recommends appropriate supervision plans.
- Presents findings and recommendations to the banking's senior executives and board of directors and submits a completed report of examination to the regional supervisor and DIFS management.

Duty 2

General Summary:

Percentage: 30

Participates in complex examinations when not serving as EIC. These complex exams have prior findings and/or enforcement actions, financial performance issues including less than satisfactory ratings, lower capital to total assets ratios, larger asset size, diverse and complex product/service offerings, less than satisfactory management teams, and problem loans and loan losses.

Individual tasks related to the duty:

- Assists the EIC responsible for coordinating the review and evaluation of various components of the examination, i.e., commercial loans, investments, earnings, etc.
- Performs analyses and recommends ratings of financial institutions' overall performance regarding capital adequacy, asset quality, earnings, liquidity, sensitivity, compliance with legal and management requirements, etc.
- Provides review and analysis of banking's' overall credit, liquidity, market (typically interest rate) and other risks relative to the adequacy of earnings and capital levels.
- Determines their financial condition and whether they are operating in a safe and sound manner in accordance with applicable state and federal statutes.
- Analyzes and evaluates the impact of non-core funding sources.
- Analyzes, evaluates, and classifies assets with particular consideration to those assets presenting high risk.
- Prepares comprehensive reports on the safety and soundness, overall condition, risk profile, compliance with laws and regulations and/or targeted review areas of financial institutions.

Duty 3

General Summary:

Percentage: 10

Identifies concerns, monitors resolutions and recommends enforcement for non-compliant banking organizations.

Individual tasks related to the duty:

- Identifies concerns and lack of compliance for problem institutions, recommends responses and resolutions, and communicates corrective action if needed.
- Monitors the resolution of problem situations.
- Independently identifies and drafts provisions of enforcement action as needed.
- Makes recommendations on complex issues reviewed during an examination process or in the review of industry trends or other situations affecting the banking industry.

Duty 4

General Summary:

Percentage: 10

Ensures examiner skills deficiencies and training needs are identified to managers.

Individual tasks related to the duty:

- Identifies examiner skill deficiencies and makes recommendations for additional training or action.
- Evaluates the effectiveness of trainings and makes recommendations for change.
- Oversees, provides guidance, and edits work of less experienced examiners.
- Assists in scheduling contacts with outside agencies.
- Completes presentations to banking management and training sessions.
- May review reports completed by lower level examiners and may participate in the coordination of examination teams (when not EIC).
- Assist in developing the career path for newer examiners.

16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.

Determines the scope of examinations and adjustments are made to address unforeseen or questionable practices encountered. The financial institution's operation, the board of directors, and employees may be affected by those decisions.

17. Describe the types of decisions that require the supervisor's review.

The supervisor's review would be needed when the change to an assignment could affect the output of the examination. A supervisor's review would also be required when a decision/action may impact corrective recommendations requested of the banking organization.

18. What kind of physical effort is used to perform this job? What environmental conditions in this position physically exposed to on the job? Indicate the amount of time and intensity of each activity and condition. Refer to instructions.

Physical effort is conducive to an office setting. The position requires the ability to meet rigid work schedules, in-state travel by automobile, and out-of-state travel by air. Overnight travel is required. Assignments throughout Michigan may extend several days or weeks.

19. List the names and position code descriptions of each classified employee whom this position immediately supervises or oversees on a full-time, on-going basis.

Additional Subordinates

20. This position's responsibilities for the above-listed employees includes the following (check as many as apply):

- | | |
|---|--|
| <input type="checkbox"/> Complete and sign service ratings. | <input type="checkbox"/> Assign work. |
| <input type="checkbox"/> Provide formal written counseling. | <input type="checkbox"/> Approve work. |
| <input type="checkbox"/> Approve leave requests. | <input type="checkbox"/> Review work. |
| <input type="checkbox"/> Approve time and attendance. | <input type="checkbox"/> Provide guidance on work methods. |
| <input type="checkbox"/> Orally reprimand. | <input type="checkbox"/> Train employees in the work. |

22. Do you agree with the responses for items 1 through 20? If not, which items do you disagree with and why?

Yes.

23. What are the essential functions of this position?

Responsible for the examination and supervision of complex financial institutions examinations, particularly those with problem areas. Duties may also include the examination or the assistance in the examination of state-chartered banking organizations.

24. Indicate specifically how the position's duties and responsibilities have changed since the position was last reviewed.

Update PD. The A-level PDs are being updated to reflect current duties and responsibilities and better align with the advanced level duties in the comparison chart and senior standards.

25. What is the function of the work area and how does this position fit into that function?

The regulation and supervision of Michigan's state-chartered banks, BIDCOs, and service organizations is required by the Michigan Banking Code of 1999, PA 276 of 1999, the Savings Bank Act, PA 354 of 1996, and the Michigan BIDCO Act, PA 89 of 1986. This position is responsible for performing complex examinations of state-chartered banks BIDCOs, and service organizations.

26. What are the minimum education and experience qualifications needed to perform the essential functions of this position.

EDUCATION:

Possession of a bachelor's degree with a business major including completion of a business core curriculum consisting of one course each in finance, law, and management, one course in either marketing or economics, and 6 semester (9 term) credits in accounting.

EXPERIENCE:**Financial Institution Examiner 12**

Three years of professional experience evaluating and determining safe and sound operating practices through examinations, visitations or investigations of state chartered depository or state licensed non-depository financial institutions or financial examinations of state licensed insurance companies in accordance with state and federal statutes equivalent to a Financial Institution Examiner, including one year equivalent to a Financial Institution Examiner P11.

Alternate Education and Experience**Financial Institution Examiner 12**

Possession of a bachelor's degree in any major

AND

Three years of experience as a professional financial institution examiner or specialist for a federal financial regulatory agency, FDIC, a Federal Reserve Bank, NCUA, Comptroller of the Currency, other federal or out-of-state financial or insurance regulatory agencies;

OR

Five years of an equivalent type of professional financial institution industry experience. Relevant industry experience varies by position and may include: financial institution commercial credit analysis/underwriting, commercial lending, loan review, audit, compliance, and risk management; or insurance accounting, internal/external audit, actuarial and risk management; as well as oversight of such functions.

KNOWLEDGE, SKILLS, AND ABILITIES:

- Position requires tact and professional diplomacy in dealing with sensitive matters relating to financial institutions regulation.
- Ability to learn, retain, and apply complex financial theory and statutory requirements and function in a field/group environment with on-the-job supervision.

CERTIFICATES, LICENSES, REGISTRATIONS:

None

NOTE: Civil Service approval does not constitute agreement with or acceptance of the desired qualifications of this position.

I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.

Supervisor

Date

TO BE FILLED OUT BY APPOINTING AUTHORITY

Indicate any exceptions or additions to the statements of employee or supervisors.

N/A

I certify that the entries on these pages are accurate and complete.

ERMELINDA GARZA

12/3/2025

Appointing Authority

Date

I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.

Employee

Date