

Position Code 1. FIEXME

State of Michigan
Civil Service Commission
Capitol Commons Center, P.O. Box 30002
Lansing, MI 48909
POSITION DESCRIPTION

This position description serves as the official classification document of record for this position. Please complete this form 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
	Insurance and Financial Services
3.Employee Identification Number	9.Bureau (Institution, Board, or Commission)
	Office of Banking
4.Civil Service Position Code Description	10.Division
Financial Institution Examiner	West Region
5.Working Title (What the agency calls the position)	11.Section
Bank Examiner	
6.Name and Position Code Description of Direct Supervisor	12.Unit
Travis Villeneuve, Supervisory Examiner Financial Institution Manager 14	
7.Name and Position Code Description of Second Level Supervisor	13.Work Location (City and Address)/Hours of Work
Lisa Thompson, Regional Supervisor Financial Institution Manager 15	TBD ~8:00 A.M. - 5:00 P.M., MONDAY - FRIDAY

14. General Summary of Function/Purpose of Position

The Bank Examiner participates in the examination and ongoing supervision and, in a developing capacity until fully trained, performs as Examiner-In-Charge (EIC) of state-chartered banking organizations (may include banks, savings banks, BIDCOs, trust departments, information technology departments, and 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, PA 89 of 1986.

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 of Duty 1 % of Time 60

As a bank examiner, participate in the on-site examination and ongoing supervision of state-chartered banking organizations.

Individual tasks related to the duty.

- Participate in the on-site examination and ongoing supervision of state-chartered banking organizations to determine: safety and soundness; overall financial condition; inherent risks and risk mitigation; and compliance with state and federal laws, regulations, and guidance.
- May be designated as assistant EIC or project manager responsible for independently completing or coordinating and participating in the review and evaluation of various areas within an examination and for producing portions of the report of examination.
- Prepare and submit comprehensive, well-organized work papers including a scope of procedures performed and related findings.
- Recommend corrective actions, determine compliance with implemented corrective actions, and monitor other areas of regulatory concern.
- Advise Examiner-In-Charge of pertinent issues and risks identified in the course of completing assignments.
- Guide lower-level examiners, and participate in the career development and training of examiners.
- Contribute to the Office's maintenance of professionalism and innovation.

Duty 2

General Summary of Duty 2 % of Time 20

Perform as Examiner-In-Charge (EIC).

Individual tasks related to the duty.

- In a developing capacity under the leadership of senior personnel until fully trained, and once trained, perform as EIC of the on-site examination and ongoing supervision of state-chartered banking organizations to determine: safety and soundness; overall financial condition; inherent risks and risk mitigation; and compliance with state and federal laws, regulations, and guidance.
- Responsible for developing a comprehensive supervisory plan and determining the scope of the examination; assigning and reviewing work; ensuring resources are utilized efficiently; providing guidance on work methods; and evaluating the performance and conduct of examination team members including identifying examiner skill deficiencies and training needs.
- Present findings/recommendations to institution senior executives and board of directors and to Office management.
- Submit a completed report of examination and comprehensive, well-organized examination work papers.

Duty 3

General Summary of Duty 3

% of Time 10

Actively participate in professional development.

Individual tasks related to the duty.

- Participate in formal training schools, web-based training, and other training projects to expand knowledge of bank examination, regulation and supervision.
- Track assignments, performance and timelines related to various tasks, documenting developing skills, the progression and application of expanding knowledge, and formal school prerequisites.

Duty 4

General Summary of Duty 4

% of Time 10

Other duties as assigned.

Individual tasks related to the duty.

- May be assigned various tasks related to the mission and responsibilities of the Office of Banking.

Duty 5

General Summary of Duty 5

% of Time _____

Individual tasks related to the duty.

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Duty 6

General Summary of Duty 6

% of Time _____

Individual tasks related to the duty.

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

Limited adjustments to the scope of assignment when unforeseen/questionable practices are encountered during the course of an on-site examination.

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

A supervisor's review would be needed when a change to my assignment could affect the output of the examination.

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

Field examiners are temporarily assigned to various locations throughout Michigan and the U.S. for one or two days up to several weeks. Duties and tasks are performed in temporary office facilities provided by the financial institution being examined and include considerable sitting, occasional standing and walking, limited lifting, considerable laptop computer usage, and normal office routines. Position requires daily in-state travel by automobile and out-of-state travel usually by air. Overnight travel is required.

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. (If more than 10, list only classification titles and the number of employees in each classification.)

<u>NAME</u>	<u>CLASS TITLE</u>	<u>NAME</u>	<u>CLASS TITLE</u>
None			

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

☐ Complete and sign service ratings.

☐ Provide formal written counseling.

☐ Approve leave requests.

☐ Approve time and attendance.

☐ Orally reprimand.

☐ Assign work.

☐ Approve work.

☐ Review work.

☐ Provide guidance on work methods.

☐ 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?

Agree

23. What are the essential functions of this position?

Assist in the examination and ongoing supervision of state-chartered banking organizations (may include banks, savings banks, trust departments, information technology departments, service entities, bank holding companies, subsidiaries, and affiliates) and business and industrial development companies (BIDCOs) with guidance from experienced examiners and managers.

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

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

The Office of Banking is responsible for the statutorily-mandated examination, supervision and regulation of all Michigan state-chartered banking organizations (may include banks, savings banks, trust departments, information technology departments, service entities, bank holding companies, subsidiaries, and affiliates) and business and industrial development companies (BIDCOs) 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, PA 89 of 1986. This position is the entry-level position in the examiner series. Employees in this position continually acquire the knowledge and skills necessary to effectively examine financial institutions.

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:

No specific type or amount is required.

KNOWLEDGE, SKILLS, AND ABILITIES:

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

CERTIFICATES, LICENSES, REGISTRATIONS:

None are required; however, the following are desirable:

- designation of certified public accountant or chartered financial analyst; or
- other professional certification relating to the work.

NOTE: *Civil Service approval of this position does not constitute agreement with or acceptance of the desirable qualifications for 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's Signature

Date

TO BE FILLED OUT BY APPOINTING AUTHORITY

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

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

Appointing Authority Signature

Date

TO BE FILLED OUT BY EMPLOYEE

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's Signature

Date

NOTE: Make a copy of this form for your records.