

**State of Michigan
Civil Service Commission**

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

Position Code

1. FISPL2

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)
4. Civil Service Position Code Description Financial Institution Spl-2	10. Division Office of Banking
5. Working Title (What the agency calls the position) Examiner Specialist	11. Section
6. Name and Position Code Description of Direct Supervisor LEINBERGER, LISA M; FINANCIAL INSTITUTION MGR-4	12. Unit
7. Name and Position Code Description of Second Level Supervisor MERCHANT, DAVID L; STATE ADMINISTRATIVE MANAGER-2	13. Work Location (City and Address)/Hours of Work / Monday-Friday; 8:00 a.m.-5:00 p.m.

14. General Summary of Function/Purpose of Position

Performs as Examiner-In-Charge (EIC) of examinations of the most complex 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, PA 89 of 1986. These institutions have significant prior findings and/or enforcement actions, including regular follow-up between exams; the number of examination findings is excessive and may require staff to recommend and prepare regulatory actions to be initiated such as a notice of charges, conservatorship, liquidation, etc. Other factors include the institutions' financial performance and viability issues including less than satisfactory ratings, having a capital level of less than 7.00% and be subject to Prompt Corrective Action, the largest asset size greater than \$2 billion, and having the full suite of product/service offerings of consumer and commercial loan products. There will be problem and/or contentious management teams, significant problem loans and loan losses exceeding 25.00% of capital, and large exam team members, including managing both DIFS team members and federal agency examiners. This position works with the Federal Reserve, FDIC, and other regulators of depository institutions. This position also functions as an examiner performing the review and analysis of highly 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

Examiner-In-Charge (EIC) of institutions that have significant prior findings and/or enforcement actions, excessive examination findings, financial performance and viability issues, a capital level of less than 7.00% and are subject to Prompt Corrective Action, an asset size greater than \$2 billion, a full suite of product/service offerings of consumer and commercial loan products, problem and/or contentious management teams, significant problem loans and loan losses exceeding 25.00% of capital, and large exam team members. Determines the entity's financial condition and ensures the institution is operating in a safe and sound manner and in accordance with state and federal statutes.

Individual tasks related to the duty:

- As the EIC, provides oversight of the most 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.
- 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 the Federal Reserve and FDIC.
- Advises bank management of pertinent problems and recommends appropriate supervision plans.
- Presents findings and recommendations to the bank'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: 25

Participate in the most complex examinations when not serving as EIC. The most complex examinations have significant prior findings and/or enforcement actions including regular follow-up between exams, increased exam frequency, financial performance and/or viability issues including less than satisfactory ratings, largest asset size over \$2 billion, and expansive product/service offerings and significant transaction volume.

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.
- Participates in the review and analysis of bank's overall credit, liquidity, market (typically interest rate) and other risks relative to the adequacy of earnings and capital levels.
- Analyzes, evaluates, and classifies assets with particular consideration to those assets presenting the highest risk.
- Analyzes and evaluates the impact of non-core funding sources.
- 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.
- Reviews and analyzes financial institutions' overall credit, liquidity, market (typically interest rate) and other risks relative to the adequacy of earnings and capital levels.
- Evaluates performance of financial institutions' executive management and boards of directors with emphasis on the adequacy of systems used to identify, measure, monitor, and control institutional risks, and communicates recommendations for improvement.
- Prepares comprehensive reports on the safety and soundness, overall condition, risk profile, compliance with laws and regulations and/or targeted review areas.
- Develops recommendations for supervisory and enforcement actions to ensure the safety and soundness of a financial institution, and assesses compliance with such actions.

Duty 3

General Summary:

Percentage: 25

Special assignments and other duties as assigned.

Individual tasks related to the duty:

- Responsible for the implementation of corrective actions and monitoring the resolution of problems for organizations identified as problem institutions.
- Participates in the career development and training of bank examiners.
- Develops examiner seminars/conferences, teaching examiner courses and various regulatory related projects.
- May be assigned to review reports of examination and special projects such as updating examination procedures and training manuals.
- Act on behalf of regional supervisor in his/her absence

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.

A supervisor's review would be required when a decision/action may impact corrective recommendations requested of the bank on their operations or earnings.

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 the most complex financial institutions examinations, particularly those with problem areas. Duties may also include the examination or the assistance in the examination of service organizations.

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

New Establishment. The PD reflects the highly complex exams done at the specialist level.

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 completion of the examinations of the most complex, highest risk 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 Specialist 13 - 15

Four 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 applicable state and federal statutes equivalent to a Financial Institution Examiner, including two years equivalent to a Financial Institution Examiner P11 or one year equivalent to a Financial Institution Examiner 12.

Alternate Education and Experience**Financial Institution Specialist 13 - 15**

Education:

Possession of a bachelor's degree in any major.

Experience:

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

OR

Six 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; 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 complex and 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

9/3/2025

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

