

STATE OF OHIO (DAS)

CLASSIFICATION

SPECIFICATION

CLASSIFICATION SERIES:

Financial Institution Examiner

SERIES NO.:

6614

MAJOR AGENCIES:

Commerce only

EFFECTIVE DATE:

03/07/2004

SERIES PURPOSE:

The purpose of the financial institution examiner occupation is to examine &/or analyze financial institutions assets, documentation, policies & procedures to insure safety & soundness & compliance with governmental rules & regulations.

At the first level, incumbents assist higher-level financial institution examiners in order to become familiar with & proficient in the examination programs of assigned division.

At the second & third levels, incumbents assist in examining/analyzing banks savings banks, savings & loan associations, financial institutions' data processing operations, trust departments or trust companies as part of team or as assistant team leader or examine/analyze credit unions, with the camels rating & amount of assets determining the level assigned to the latter.

At the middle levels, incumbents act as team leaders, with the level assigned based upon the CAMELS, URSIT or UITRS rating of the banks, savings banks, savings & loan associations, financial institutions' data processing operations, trust departments or trust companies or examine/analyze credit unions with the level assigned being dependent upon the CAMELS ratings & assets.

At the advanced levels, incumbents act as review examiner, applications analyst or administrative specialist, with the level assigned being dependent upon the CAMELS, URSIT or UITRS ratings of the financial institutions being reviewed. The second advanced level also includes those incumbents who act as supervisors over unit/team of examiners.

At the highest levels, incumbents supervise financial institution specialists or all financial institution examiner administrators assigned to one specialty or division respectively.

The following are definitions of terms that will be cited herein for this classification series.

CAMELS: examination & risk analysis of banks, savings banks, savings & loan institutions or credit unions involve review of entities' capital adequacy, asset quality, management, earnings, liquidity & sensitivity to market risk.

URSIT: examination & evaluation of bank, credit union, savings banks, savings & loan institutions & trust companies' data processing operations that involve review/analysis of data processing audit, management, development & acquisition, & support & delivery.

UITRS: examination & risk analysis of state-chartered financial institution's trust operation & trust companies involve review of management operations, controls & audits, asset administration, & compliance & earnings.

Numerical ratings of 1-5: rating defines the level of solvency per standards agreed to by state & federal agencies. The CAMELS, URSIT or UITRS rating assigned is a result of a rating of each category and then a composite of those elements. The number '1' denotes the best possible rating & the number '5' denotes the worst possible rating.

For classifying positions, the CAMELS, URSIT or UITRS rating to be considered is the rating at the time the examinations were assigned.

Team Leader: determines scope of examination based on financial institution scheduled, assigns segments of examination to be completed by specific team members, provides work direction & reviews work products of all examiners assigned as part of team to complete a given examination, drafts &/or authorizes inclusion in final comments/narrative for examination report to include how financial institution is operating in contrast with prior periods & all operations found to be in violation and done incorrectly by board of directors, ensures all examination steps of scope are followed, ensures accuracy of examination report by seeing that such is supported by workpapers, signs examination report & submits for in-house review.

Review Examiner: works in-house, reviews & critiques all analysis & reports completed by examination teams, interacts with team leaders to clarify comments/ narrative of examination reports & directs financial institutions audited as to how to correct violations & improper action & of enforcement measures available.

Applications Analyst: assists representatives of financial institutions in completing & reviews applications for new institutions, charters, reorganizations, mergers, acquisitions & branch offices, formation of service corporations, changes

from mutual association to permanent stock association & amendments to articles of incorporation, constitution & by-laws.

Administrative Specialist: trains financial institution examiners to equip them with high-level examination skills in-house, solicits vendors to provide training & evaluates effectiveness & quality of training programs, schedules examinations of financial institutions to ensure such occur during state prescribed time period, reviews data processing operations of financial institutions & monitors examination automation system of assigned division.

This class is restricted for use by Department of Commerce only.

CLASS TITLE:

Financial Institution Examiner Trainee

CLASS NUMBER:

66140

EFFECTIVE DATE:

12/16/2001

CLASS CONCEPT:

The entry level class works under immediate supervision & requires some knowledge of accounting/finance in order to become familiar with & proficient in examination programs of assigned specialty.

CLASS TITLE:

Financial Institution Examiner 1

CLASS NUMBER:

66141

EFFECTIVE DATE:

03/07/2004

CLASS CONCEPT:

The first developmental level class works under immediate supervision & requires working knowledge of accounting/finance in order to assist higher-level financial institution examiners in performing examinations of banks, savings banks or savings & loans institutions, financial institutions data processing operations, trust departments or trust companies with any category rating for assigned specialty, or independently examine credit unions with assets under three million dollars & CAMELS rating of 1, 2 or 3.

CLASS TITLE:

Financial Institution Examiner 2

CLASS NUMBER:

66142

EFFECTIVE DATE:

03/07/2004

CLASS CONCEPT:

The second developmental level class works under general supervision & requires working knowledge of accounting/finance in order to serve as assistant team leader of examinations of banks, savings banks, savings & loan institutions or financial institutions' data processing operations, trust departments, trust companies, or independently examine credit unions with under three million dollars in assets & CAMELS rating of 4 or 5, credits unions with at least three million dollars but less than fifteen million dollars in assets & CAMELS rating of 1-5 & credit unions with at least fifteen million dollars but less than fifty million dollars in assets & CAMELS rating of 1-3.

CLASS TITLE:

Financial Institution Examiner 3

CLASS NUMBER:

66143

EFFECTIVE DATE:

03/07/2004

CLASS CONCEPT:

The first full performance level class works under direction & requires considerable knowledge of accounting/finance in order to act as team leader on examinations of or independently examine banks, savings banks, savings & loan institutions or financial institutions' data processing operations, trust departments or trust companies with CAMELS, UITRS or URSIT rating of 1, 2 or 3, or independently examine credit unions having at least fifteen million but less than fifty

million dollars in assets & CAMELS rating of 4 or 5, credit unions having at least fifty million but less than one hundred million dollars in assets & CAMELS rating of 1-5 & credit unions having at least one hundred million but less than seven hundred million dollars in assets & CAMELS rating of 1-3.

CLASS TITLE:

Financial Institution Examiner 4

CLASS NUMBER:

66144

EFFECTIVE DATE:

03/07/2004

CLASS CONCEPT:

The second full performance level class works under direction & requires considerable knowledge of accounting/finance in order to act as team leader on examinations of banks, savings banks, savings & loan institutions, trust departments, trust companies or financial institutions' data processing operations with CAMELS, UITRS or URSIT rating of 4 for assigned specialty, or independently examine credit unions having at least one hundred million but less than seven hundred million dollars in assets and CAMELS rating of 4 or 5.

CLASS TITLE:

Financial Institution Examiner 5

CLASS NUMBER:

66145

EFFECTIVE DATE:

03/07/2004

CLASS CONCEPT:

The third full performance level class works under direction & requires considerable knowledge of accounting/finance in order to act as team leader on examinations of banks, savings banks, savings & loan institutions, trust departments, trust companies or financial institutions' data processing operations with CAMELS, UTIRS or URSIT rating of 5, or examine credit unions having seven hundred million dollars or more in assets regardless of CAMELS rating & all problem credit unions regardless of CAMELS rating.

CLASS TITLE:

Financial Institution Specialist 1

CLASS NUMBER:

66146

EFFECTIVE DATE:

03/07/2004

CLASS CONCEPT:

The first advanced level class works under direction & requires thorough knowledge of accounting/finance in order to act as review examiner, applications analyst or administrative specialist for banks, savings banks or savings & loan institutions, trust departments, trust companies or financial institutions' data processing operations with CAMELS, UITRS or URSIT rating of 1-4 & in addition to each option, participate in policy development & implementation & act as team leader on examinations of financial institutions & write final report as necessary.

CLASS TITLE:

Financial Institution Specialist 2

CLASS NUMBER:

66147

EFFECTIVE DATE:

01/10/1999

CLASS CONCEPT:

The second advanced level class works under general direction & requires thorough knowledge of accounting/finance in order to act as review examiner, applications analyst or administrative specialist of banks, savings banks, credit unions or savings & loan institutions with CAMELS rating of 1 through 5 with 20% of time spent reviewing CAMELS, UITRS & URSIT 5 rated institutions, or supervise team/unit of financial institution examiners & in addition to each option, participate in policy development & implementation & act as team leader on examinations of financial institution & write final report as necessary.

CLASS TITLE:

Financial Institution Administrator

CLASS NUMBER:

66148

EFFECTIVE DATE:

01/10/1999

CLASS CONCEPT:

The first managerial level class works under general direction & requires extensive knowledge of accounting/finance in order to supervise financial institution specialists within assigned specialty (e.g., savings & loan, banks, credit unions, consumer finance) & review/transmit final reports of examination.

CLASS TITLE:

Financial Institution Deputy Superintendent

CLASS NUMBER:

66149

EFFECTIVE DATE:

01/10/1999

CLASS CONCEPT:

The second managerial level class works under administrative direction & requires extensive knowledge of accounting/finance in order to serve as assistant to division superintendent & supervise all financial institution administrators assigned to one division.

<u>CLASS TITLE:</u> Financial Institution Examiner Trainee	<u>CLASS NUMBER:</u> 66140	<u>BARGAINING UNIT:</u> 014
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EFFECTIVE DATE:
12/16/2001

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Participates in activities designed to receive instruction in examinations/analysis of documentation &/or assets of financial institutions, trust departments, trust companies & data processing facilities in order to become familiar with & proficient in examining programs of assigned specialty (i.e., credit unions, banks, savings banks, savings & loans, consumer finance, information technology or trust), performs assigned phases of examinations (e.g., capital or earnings analysis; transcribes accounting data; calculates financial ratios; compiles data & enters on personal computer) following prescribed instructions & researches technical journals to assist in interpreting financial data.

Assists in organizing examination notes for final report to establish fiscal condition of financial institution; reports any non-compliance or any use of unsound accounting or business practices to higher-level examiner or team leader; meets with financial institution representatives to obtain clarification of financial data; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance; state & federal regulations governing operation of financial institutions*; public relations*. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to review & understand financial records & journals; summarize findings orally & in written report; copy records without error; gather, collate & classify financial information about data, people or things; calculate fractions, decimals & percentages.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Undergraduate degree in business related field (BA, BS, BSBA, BBA) in accounting, finance, economics, marketing, business administration, or closely related field, or 24 mos. exp. in accounting or finance or comparable coursework for all positions except those involved in information technology examinations; valid driver's license.

-Or positions involved in information technology examinations, applicants must have undergraduate degree or 24 months experience in information technology; valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce or enhance financial institution examiner knowledge. Upon completion of 12 mos. exp. as Financial Institution Examiner Trainee, 66140, at least two satisfactory performance evaluations (i.e., mid-probationary & probationary) as Financial Institution Examiner Trainee, 66140 & successful completion of entry level training program(s), employees will be automatically reassigned to Financial Institution Examiner 1, 66141.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

<u>CLASS TITLE:</u> Financial Institution Examiner 1	<u>CLASS NUMBER:</u> 66141	<u>BARGAINING UNIT:</u> 014
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EFFECTIVE DATE:

03/07/2004

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Assists higher-level financial institution examiners in performing examinations, following prescribed instructions, of documentation &/or assets of financial institutions, trust departments & data processing facilities in any category rating for assigned specialty (e.g., performs assigned phases of examinations; compares data to general ledger; analyzes capital, asset quality, earnings, liquidity & market sensitivity; calculates financial ratios, compiles data & enters on personal computer; researches technical journals to assist in interpreting financial data), or independently examines credit unions with assets under three million dollars & CAMELS rating of 1, 2 or 3.

Assists higher-level financial institution examiners in organizing examination notes for final report to establish fiscal condition of financial institutions other than credit unions; reports any non-compliance or any use of unsound accounting or business practices to higher-level examiner or team leader; meets with financial institution representatives to obtain clarification of financial data; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance; state & federal regulations governing operation of financial institutions; public relations*. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; review & understand financial records & journals; copy records without error; gather, collate & classify financial information about data, people or things; calculate fractions, decimals & percentages.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Undergraduate degree in accounting or finance or comparable coursework for all positions except those involved in information technology examinations; 12 mos. exp., within last 5 years from date of application, in audit or financial analysis related work experience for firm, government agency or financial institution; valid driver's license.

-Or for positions involved in information technology examinations, applicants must have undergraduate degree in information technology; 12 mos. exp., within 5 years from date of application, in audit or information technology related work experience for firm, government agency or financial institution; valid driver's license.

-Or 12 mos. exp. as Financial Institution Examiner Trainee, 66140 or other comparable regulatory experience (e.g., office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of the comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge; upon completion of 12 mos. exp. as Financial Institution Examiner 1, 66141, at least one satisfactory annual performance evaluation as Financial Institution Examiner 1, 66141 & successful completion of mid-level training program(s), employees will be automatically reassigned to Financial Institution Examiner 2, 66142.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Examiner 2	CLASS NUMBER: 66142	BARGAINING UNIT: 014
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EFFECTIVE DATE:

03/07/2004

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Serves as assistant team leader & assists in conducting examinations of documents &/or assets of financial institutions, trust companies & data processing facilities for all category ratings for assigned specialty (i.e., banks, consumer finance, savings banks or savings & loans), analyzes records & methods of operation (e.g., balances assets & liabilities; determines liquidity position; estimates trend of earnings; determines quality of loan portfolio & acquisitions, development & construction loans &/or commercial loans; estimates number & magnitude of regulatory violations) & reviews asset classification, assists in coordinating completion of examination report (e.g., requests information from financial institution management to complete analysis; writes notes analyzing financial data & recommends corrective action; reviews transcripts of assigned phases of examination; completes required forms; drafts narrative concerning financial institutions according to six elements of CAMELS for banks, savings banks & savings & loans; inputs & prints computer generated financial data) & submits to team leader or supervisor for approval & in addition, assists team leader in order to learn core complex level of examinations or acts as team leader under supervision (i.e., CAMELS 1 & 2 rated banks, savings banks or savings & loan institutions) as assigned but not to exceed 19% of time,

OR

Independently examines credit unions having assets under three million dollars & CAMELS rating of 4 or 5, credit unions having at least three million but less than fifteen million dollars in assets & CAMELS rating of 1-5 & credit unions having at least fifteen million but less than fifty million dollars in assets & CAMELS rating of 1-3 & in addition, writes final report or independently examines credit unions normally assigned to lower-level financial institution examiners & writes final report when necessary.

Operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance; state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records books*; employee training & development*. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & verify financial records & journals; copy records without error; gather, collate & proofread financial information about data, people or things; write analytical financial reports; handle sensitive inquiries from & contacts with business representatives.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Undergraduate degree in accounting or finance or comparable coursework for all positions except those involved in information technology examinations; 2 yrs. of exp., within 5 yrs. from date of application, in audit or financial analysis related work experience for firm, government agency or financial institution; valid driver's license.

-Or for positions involved in information technology examinations, applicants must have undergraduate degree in information technology; 2 yrs. exp., within 5 yrs. from date of application, in audit or information technology related work experience for firm, government agency or financial institution; valid driver's license.

-or 12 mos. exp. as Financial Institution Examiner 1, 66141 or other comparable regulatory experience (e.g., office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge; upon completion of 12 mos. exp. as Financial Institution Examiner 2, 66142, at least one satisfactory annual performance evaluation as Financial Institution Examiner 2, 66142 & successful completion of advanced level training program(s), employees will be automatically reassigned to Financial Institution Examiner 3, 66143.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Examiner 3	CLASS NUMBER: 66143	BARGAINING UNIT: 014
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EFFECTIVE DATE:

03/07/2004

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Acts as team leader on examinations or independently examines banks, savings banks or savings & loan institutions, trust departments, trust companies or financial institutions' data processing operations with CAMELS, UITRS or URSIT rating of 1-3,

OR

Independently examines credit unions having at least fifteen million but less than fifty million dollars in assets & CAMELS rating of 4 or 5, credit unions having at least fifty million but less than one hundred million dollars in assets & CAMELS rating of 1-5 & credit unions having at least one hundred million but less than seven hundred million dollars in assets & CAMELS rating of 1-3 & in addition, writes final report & independently examines credit unions normally assigned to lower-level financial institutions examiners & writes final report when necessary.

Coordinates analysis of records, documents & financial data necessary for accurate, in-depth examination of condition, quality & solvency of financial institution, trust departments &/or data processing facilities (e.g., assets & liabilities, capital accounts, competency of management, soundness of operating policy), monitors compliance with state & federal rules & regulations; ensures final report reflects current operation of financial institutions; reviews reports of examination for CAMELS, URSIT, or UITRS 1, 2 & 3 as assigned.

Drafts correspondence & responds to controversial questions on examination policy & procedures & interpretation of related regulations from financial representatives; reports to supervisor any non-compliance & recommends corrective or enforcement action; reports examination findings to senior management & board of directors; completes required forms & attends meetings; develops computer generated workpapers & spread sheets of financial data; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance; state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/record books; employee training & development*. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & verify financial records & journals; copy records without error; gather, collate & proofread financial information about data, people or things; write analytical financial reports; handle controversial inquiries from & contacts with business representatives; calculate fractions, decimals & percentages.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Undergraduate degree in accounting or finance or comparable coursework for all positions except those involved in information technology examinations; 3 yrs. exp., within 5 years from date of application, in audit or financial analysis related work experience for firm, government agency or financial institution; valid driver's license.

-Or for positions involved in information technology examinations, applicants must have undergraduate degree in information technology; 3 yrs. exp., within 5 years from date of application, in audit or information technology related work experience for firm, government agency or financial institution; valid driver's license.

-Or 12 mos. exp. as Financial Institution Examiner 2, 66142 or other comparable regulatory experience (office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by division of financial institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

<u>CLASS TITLE:</u> Financial Institution Examiner 4	<u>CLASS NUMBER:</u> 66144	<u>BARGAINING UNIT:</u> 014
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EFFECTIVE DATE:
03/07/2004

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Independently examines credit unions having at least one hundred million but less than seven hundred million dollars in assets & CAMELS rating of 4 or 5 & in addition, writes final report & independently examines credit unions normally assigned to lower-level financial institution examiners & writes final report when necessary,

OR

Acts as team leader on examinations or independently examines financial institutions (i.e., banks or savings banks or savings & loan institutions or trust departments or trust companies or data processing facilities) with CAMELS or UITRS or URSIT rating of 4 for assigned specialty & in addition, independently examines & acts as team leader on examinations of financial institutions normally assigned to lower-level financial institution examiners & writes final report when necessary.

Acts as review examiner (i.e., CAMELS 1-4 or UITRS 1-4 or URSIT 1-4 rated financial institutions) as assigned but not to exceed 19% of time; drafts correspondence & responds to controversial & sensitive questions on policies, procedures & interpretation of regulations from representatives of financial institutions; reports examination findings to senior management & board of directors; attends meetings & training sessions; develops computer generated work papers & spreadsheets of financial data; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance, state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records books; employee training & development. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & verify financial records & journals; copy records without error; gather, collate & proofread financial information about data, people or things; write financial analytical reports; handle sensitive & controversial inquiries from & contacts with business representatives; calculate fractions, decimals & percentages.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Undergraduate degree in accounting or finance or comparable coursework for all positions except those involved in information technology examinations; 3 yrs. exp., within 5 years from date in audit or financial analysis related work experience for firm, government agency or financial institution & 12 mos. exp. as team leader & in writing & presenting final report findings/recommendations to senior financial institution management; valid driver's license.

-Or for positions involved in information technology examinations, applicants must have undergraduate degree in information technology; 3 yrs. exp., within last 5 years, in audit or information technology related work experience for firm, government agency or financial institution & 12 mos. exp. as team leader & in writing & presenting final report findings/recommendations to serve financial institution management; valid driver's license.

-Or 12 mos. exp. as Financial Institution Examiner 3, 66143 or other comparable regulatory experience (office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Examiner 5	CLASS NUMBER: 66145	BARGAINING UNIT: 014
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EFFECTIVE DATE:

03/07/2004

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Acts as team leader on examinations or independently examines banks, savings banks, savings & loan institutions, trust departments, trust companies, or financial institutions data processing operations with CAMELS, UITRS or URSIT rating of 5 & in addition, acts as team leader on examinations of financial institutions, trust companies or data processing operations normally assigned to lower level financial institutions examiners & writes final report as necessary,

OR

Independently examines credit unions having seven hundred million dollars or more in assets regardless of CAMELS rating or asset size & all problem credit unions (i.e., those known in advance of scheduled examination) regardless of CAMELS rating or asset size & in addition, writes final report & independently examines credit unions normally assigned to lower-level financial examiners & writes final report as necessary.

Acts as review examiner (i.e., CAMELS, UITRS or URSIT rated financial institutions, trust companies or financial institutions' data processing operations regardless of CAMELS, UITRS or URSIT rating) as assigned but not to exceed 19% of time; drafts correspondence & responds to controversial & sensitive questions on policies, procedures & interpretation of regulations from representatives of financial institutions; reports examination findings to senior management & board of directors; attends meetings & training sessions; develops computer generated work papers & spreadsheets of financial data; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance; state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records books; employee training & development. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & verify financial records & journals; copy records without error; gather, collate & proofread financial information about data, people or things; write financial analytical reports; handle sensitive & controversial inquiries from & contacts with business representatives; calculate fractions, decimals & percentages.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Undergraduate degree in accounting or finance comparable coursework for all positions except those involved in information technology examinations; 3 1/2 yrs. (i.e., 42 mos.) exp., within 10 years from date of applications, in audit or financial analysis related work experience for firm, government agency or financial institution & 2 yrs. exp. as team leader & in writing & presenting final report findings/recommendations to senior financial institution management; valid driver's license.

-Or for positions involved in information technology examinations, applicants must have undergraduate degree in information technology; 3 1/2 yrs. (i.e., 42 mos.) exp., within 10 years from date of application, in audit or information technology related work experience for firm, government agency or financial institution & 2 yrs. exp. as team leader & in writing & presenting final report findings/recommendations to senior financial institution management; valid driver's license.

-Or 18 mos. exp. as Financial Institution Examiner 4, 66144 or other comparable regulatory exp. (office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Specialist 1	CLASS NUMBER: 66146	BARGAINING UNIT: 022
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EFFECTIVE DATE:

03/07/2004

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Acts as review examiner or applications analyst or administrative specialist for banks credit unions, savings banks, savings & loan institutions, trust companies, or financial institutions' data processing operations with CAMELS or UITRS or URSIT rating of 1-4 & in addition to either option, participates in policy development & implementation for assigned area & acts as team leader on examinations of financial institutions & writes final report as necessary.

Attends & conducts meetings with proper authorities of consumer finance companies or financial institutions to ensure proper compliance with standards & regulations pertaining to assigned area; attends conferences & professional meetings; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or accounting/finance; state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records books; employee training & development; computer applications & systems*. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & verify financial records & journals; copy records without error; gather, collate & proofread financial information about data, people or things; write financial analytical reports; handle sensitive & controversial inquiries from & contacts with business representatives; calculate fractions, decimals & percentages.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core coursework in information technology or accounting or finance with G.P.A. of 2.5 in accounting, finance or comparable coursework or information technology & with academic major to be commensurate with approved position description on file; 3 1/2 yrs. (i.e., 42 mos.) exp., within 10 years from date of application, in audit or financial analysis or information technology related work exp. for firm, government agency or financial institution & 2 yrs. exp. as team leader & in writing & presenting final report findings/recommendations to senior financial institution management; valid driver's license.

-Or 18 mos. exp. as Financial Institution Examiner 4, 66144 or other comparable regulatory experience (office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Specialist 2	CLASS NUMBER: 66147	BARGAINING UNIT: 022
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EFFECTIVE DATE:

01/10/1999

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Acts as review examiner or applications analyst or administrative specialist for banks, credit unions, savings banks, savings & loan institutions, trust companies or data procession operations with CAMELS, UITRS or URSIT rating of 1-5 with 20% of time spent reviewing CAMELS, UITRS & URSIT 5 rating banks, credit unions, savings banks, savings & loan institutions, trust companies or financial institutions' data processing operations & in addition to either option, performs periodic review & analyses of policies & procedures related to examination activities, assists in developing & implementing policy &/or making changes in objectives for assigned division & acts as team leader on examinations of financial institutions & writes final report as necessary,

OR

Supervises team/unit of lower level financial institution examiners, oversees all phases of examination assignments &/or audits of assigned financial institutions within assigned division or specialty (e.g., unclaimed funds, banks, savings & loans, credit unions, consumer finance, information technology or trust), interviews applicants & makes recommendations for hiring when requested, monitors progress & development of assigned examiners, counsels employees & coordinates &/or conducts new employee training & development to ensure compliance with applicable laws, regulations &/or policies.

Attends & conducts meetings with proper authorities of financial institutions to ensure proper compliance with standards & regulations pertaining to assigned division; attends conferences & professional meetings; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or business administration or accounting or finance, state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records books; employee training & development; supervisory principles/techniques*, computer applications & systems. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & interpret more difficult, complex &/or special financial records & journals; gather, proofread & oversee financial information about data, people or things; write financial analytical reports & draft related policies & procedures; handle most difficult & complex inquiries from business representatives & government officials; calculate fractions, decimals & percentages.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core coursework in information technology or accounting or finance with G.P.A. of 2.5 in accounting, finance or comparable coursework or information technology & with academic major to be commensurate with approved position description on file; 5 yrs. exp., within 10 years from date of application, in audit or financial analysis related work exp. for firm, government agency or financial institution & 2 1/2 yrs. exp. as team leader & in writing & presenting final report findings/recommendations to senior financial institution management; valid driver's license.

-Or 2 yrs. exp. as Financial Institution Specialist 1, 66146, or Financial Institution Examiner 5, 66145 or other comparable regulatory experience (office of thrift supervision, national credit union administration, federal deposit insurance corporation, office of comptroller of currency or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Administrator	CLASS NUMBER: 66148	BARGAINING UNIT: 022
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EFFECTIVE DATE:

01/10/1999

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Supervises financial institution specialists acting as lower-level supervisor &/or review examiner, applications analyst & administrative specialist within assigned specialty or division (e.g., banks, savings banks, savings & loans, credit union, consumer finance, unclaimed funds), administers division's corporate activities or administers examination planning, scheduling, review & final distribution of completed reports of examination, allocates personnel resources among field teams, oversees training & monitors progress of financial institution personnel to ensure compliance with applicable state & federal laws, regulations &/or policies, researches current trends & establishes operating policies & procedures relating to examination activities.

Conducts &/or assists in examinations of problems of special nature; oversees preparation of responses to inquiries & complaints; prepares transmittal letter on result of examinations; attends & holds meetings with proper authorities of financial institutions to ensure proper compliance with laws pertaining to assigned specialty or division; attends conferences & professional meetings; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of information technology or business administration or accounting or finance; state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records/books; employee training & development; supervisory principles/techniques. Skill in operation of motor vehicle; use of personal computer; use of calculator. Ability to summarize findings orally & in written report; analyze & interpret more difficult, complex &/or special financial records & journals; gather, proofread & oversee financial information about data, people or things; write financial analytical reports & draft related policies & procedures; handle most difficult & complex inquiries from business representatives & government officials; calculate fractions, decimals & percentages.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core program in accounting or finance with G.P.A. of 2.5 in accounting, finance or comparable coursework; 5 1/2 yrs. exp., within 10 years from date of application, in audit or financial analysis related work exp. for firm, government agency or financial institution as team leader & in writing & presenting final report/recommendations to senior financial institution management; 2 1/2 yrs. managerial exp. in financial institution, or accounting/auditing firm or financial consulting agency; valid driver's license.

-Or 2 yrs. exp. as Financial Institution Specialist 2, 66147 or other comparable regulatory exp. (office of thrift supervision, national credit union administration, federal deposit insurance corporation or federal reserve system); valid driver's license.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Financial Institutions which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.

CLASS TITLE: Financial Institution Deputy Superintendent	CLASS NUMBER: 66149	BARGAINING UNIT: 022
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EFFECTIVE DATE:

01/10/1999

JOB DUTIES IN ORDER OF IMPORTANCE: (These duties are illustrative only. Incumbents may perform some or all of these duties or other job-related duties as assigned.)

Serves as assistant to division superintendent for assigned division (e.g., directs &/or performs analysis of division policy & objectives; advises on legal matters; reviews pending or proposed legislation & makes recommendations for changes or adoption; insures performance of division staff; assists in defining goals & objectives & designing & implementing staff training & statutory implementation; assumes full responsibility in division superintendent's absence) & supervises all financial institution administrators in assigned division.

Oversees implementation of complex examination techniques & activities of specialized functions (i.e., automation, applications processing/corporate affairs, fiscal matters, review, surveillance, institutional supervision, training); reviews statutory examinations; resolves industry complaints; & assists on fiscal & budgetary matters.

Plans & coordinates activities with state & federal agencies & keeps division apprised of federal matters; represents division at conferences & meetings & with officials of financial organizations & general public; prepares or oversees preparation of responses to inquiries & complaints; prepares or oversees preparation of transmittal letters for reports of examination.

Counsels officials & employees of financial institutions & general public on technical, statutory & regulatory requirements & procedures; represents division in administrative hearings & court proceedings.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; state & federal regulations governing operation of financial institutions; public relations; auditing fiscal/records books; employee training & development; supervisory principles/techniques. Skill in operation of motor vehicle; use of computer terminal; use of calculator. Ability to analyze & interpret more difficult, complex &/or special financial records & journals; gather, proofread & oversee financial information about data, people or things; write financial analytical reports & draft related policies & procedures; handle most difficult & complex inquiries from business representatives & government officials; calculate fractions, decimals & percentages.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

5 years of experience in financial services industry or in examination or regulation of financial institutions per Section 1181.01 of Revised Code.

-Or equivalent of Minimum Class Qualifications for Employment noted above.

TRAINING AND DEVELOPMENT REQUIRED TO REMAIN IN THE CLASSIFICATION AFTER EMPLOYMENT:

Formal training programs scheduled by Division of Banks, Division of Savings & Loans, Division of Credit Unions, or Division of Consumer Finance which are designed to supplement, reinforce, or enhance financial institution examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel.