

STATE OF OHIO (DAS)CLASSIFICATION
SPECIFICATION**CLASSIFICATION SERIES:**
Consumer Finance Examiner**SERIES NO.:**
6645**MAJOR AGENCIES:**
Commerce only**EFFECTIVE DATE:**
03/07/2004**SERIES PURPOSE:**

The purpose of the consumer finance examiner occupation is to conduct examinations of books, documents and records of non-depository financial institutions to ensure compliance with state and federal statutes, rules and regulations, and to protect Ohio consumers from unscrupulous business practices.

At the first and second level, incumbents conduct regulatory examinations of least complex non-depository financial institutions to ensure compliance with Ohio small loan and mortgage loan laws.

At the middle levels, incumbents conduct examinations of more/most complex non-depository financial institutions to uncover and correct any violations of Ohio law, ensure non-depository financial institutions meet minimum asset requirements and work with appropriate law enforcement agencies (i.e., when necessary) to ensure compliance of licensees, or serve as application analyst/senior application analyst and plan, organize, evaluate, initiate, monitor and implement renewal application process.

At the advanced level, incumbents act as review examiner for examinations for non-depository institutions, or serve as applications analyst for both depository and non-depository financial institutions, or serve as advanced team leader for most complex examinations of non-depository financial institutions.

At the highest level, incumbents act as senior review examiner for most complex examinations of non-depository financial institutions and develop policies and procedures, or serve as senior applications analyst for both depository and non-depository financial institutions and develop policies and procedures, or serve as chief consumer finance examiner and supervise assigned staff.

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

Non-Depository Financial Institutions: Credit service organizations, check cashers, check casher lenders, insurance premium finance companies, mortgage brokers, pawnbrokers, precious metals dealers, small loan licensees, and second mortgage lenders.

Review Examiner: Reviews & critiques all audit data & reports completed by examiners, interacts with lead examiner to clarify comments/narrative of examination/audit reports & directs financial institutions examined as to how to correct violations & improper action & of enforcement measures available.

Team Leader: Determines scope of examination based upon complexity of non-depository financial institution scheduled, assigns segments of examination to be completed by specific team members, provides work direction and reviews work products of all examiners assigned as part of team to complete a given examination, drafts and/or authorizes inclusion in final comments/narrative for examination report, ensures all examination steps of scope are completed, ensures accuracy of examination report by seeing that such is supported by work papers, signs examination report and submits for review.

Applications Analyst: Assists representatives of non-depository financial institutions in completing license applications, and/or examines applications for new or existing licensees, makes recommendations to supervisor to approve or disapprove license application, may approve least complex licenses/renewals under delegated authority and/or assists representatives of depository institutions in completing various applications in accordance with existing statutes, rules, or regulations, reviews applications for content and compliance with existing statutes, rules or regulations and makes recommendations to supervisor to approve or disapprove pending application.

Least Complex Institutions: These are branch offices of companies licensed or registered under the Ohio Mortgage Loan Act, the Ohio Small Loan Act, the Ohio Check-Cashing Act and the Ohio Check-Cashing Loan Act. Typically, these offices service loan portfolios of \$100,000 to \$5 million. Branch managers cannot make decisions on behalf of their companies and examiners cannot determine regulatory actions on behalf of the division. Compliance issues are resolved between the division office and the home offices of the companies involved.

More Complex Institutions: These are the home offices of small businesses. A few of these offices are licensed or registered under the Small Loan Act, the Mortgage Loan Act and the check-cashing statues, but more frequently they are licensed or registered under the Ohio Pawnbroker Act, the Ohio Precious Metals Dealers Act or the Ohio Mortgage Broker Act. Examiners interact with many owner/operators of such companies during the examination process and often determine the level of compliance and/or appropriate corrective actions that should be taken in regard to the issues raised

during examinations. However, any controversial issues or disputed findings can only be resolved between the company owner and the Division's home office.

Most Complex Institutions: These are the home offices of large corporations licensed or registered under the Ohio Small Loan Act, the Ohio Mortgage Loan Act, the Ohio Insurance Premium Finance Act and the check-cashing statutes. These offices often maintain the records for hundreds of branch offices operating in Ohio and the examiners involved deal directly with officers of the corporations during the exam process. In addition to examining the loan portfolios of the companies for compliance with Ohio law, examiners also analyze the financial condition of the companies involved to make sure they possess the requisite net worth and assets. Many large compliance issues are resolved between the Division's lead examiners and corporate officials during these examinations.

Note: This classification is to be used by the Department of Commerce only.

CLASS TITLE:

Consumer Finance Examiner 1

CLASS NUMBER:

66451

EFFECTIVE DATE:

12/16/2001

CLASS CONCEPT:

The entry level class works under supervision & requires some knowledge of accounting/finance in order to conduct examinations of least complex non-depository financial institutions to ensure compliance with laws applicable to Ohio Small Loan Act & Ohio Mortgage Loan Act.

CLASS TITLE:

Consumer Finance Examiner 2

CLASS NUMBER:

66452

EFFECTIVE DATE:

12/16/2001

CLASS CONCEPT:

The second full performance level class works under direction & requires working knowledge of accounting/finance in order to conduct more complex examinations of non-depository financial institutions to ensure compliance with applicable statutes & assist in reviewing applications submitted by new or existing licensees/registrants as assigned.

CLASS TITLE:

Consumer Finance Examiner 3

CLASS NUMBER:

66453

EFFECTIVE DATE:

12/16/2001

CLASS CONCEPT:

The first advanced level class works under direction & requires thorough knowledge of accounting/finance in order to conduct independent examinations of most complex non-depository financial institutions for compliance with applicable laws, investigate consumer complaints, assist in directing lower-level examiners during course of large examinations & assist in training new examiners, or serve as application analyst for non-depository financial institutions.

CLASS TITLE:

Consumer Finance Examiner 4

CLASS NUMBER:

66454

EFFECTIVE DATE:

12/16/2001

CLASS CONCEPT:

The second advanced level class works under direction & requires thorough knowledge of accounting/finance in order to serve as team leader/examiner-in-charge of examinations of most complex non-depository financial institutions to ensure compliance with applicable laws & investigate consumer complaints or serve as senior application analyst for most complex non-depository financial institutions.

CLASS TITLE:

Consumer Finance Specialist 1

CLASS NUMBER:

66455

EFFECTIVE DATE:

11/25/2001

CLASS CONCEPT:

The first advanced level class works under general direction & requires extensive knowledge of accounting/finance in order to act as review examiner for examinations of non-depository financial institutions, perform periodic review & analyses of policies & procedures related to examination/audit activities & assist in developing & implementing policy & procedures, or serve as applications analyst for both depository & non-depository institutions & develop & implement policies & procedures, or serve as advanced lead examiner for non-depository institutions, analyze policies & procedures & assist in developing & implementing policy changes.

CLASS TITLE:

Consumer Finance Specialist 2

CLASS NUMBER:

66456

EFFECTIVE DATE:

03/07/2004

The second advanced level class works under general direction & requires extensive knowledge of accounting/finance in order to act as senior review examiner for most complex examinations of non-depository financial institutions, perform review of most complex examinations/audits conducted by lower-level examiners & assist in developing policies & procedures & implementing policy & procedure changes, or serve as senior applications analyst for both depository & non-depository financial institutions, analyze policies & procedures & assist in developing & implementing policy & procedure changes, or serve as chief consumer finance examiner & supervise assigned staff (i.e., lower-level consumer finance specialists & consumer finance examiners) & oversee all phases of examination assignments &/or audits of assigned institutions.

CLASS TITLE: Consumer Finance Examiner 1	CLASS NUMBER: 66451	BARGAINING UNIT: 14
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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.)

Conducts regulatory examinations of least complex non-depository financial institutions operating under Ohio Small Loan Act & Ohio Mortgage Loan Act, ensures compliance with Ohio small loan & mortgage loan laws, examines small loan & mortgage loan documents (e.g., reviews promissory notes, mortgages, truth in lending statements, & log books) to assure completeness & accuracy & notes irregularities in areas of interest charges & fees passed on to customer in form of loan charges.

Explains compliance issues to non-depository financial institution officials; reviews & checks computer programming of each non-depository financial institution to ensure accuracy in computing functions to include interest calculations, deferments, late charges, early payoffs, judgment reconstructions, payment application, & other applicable charges in accordance with state law; analyzes receipts, invoices & bills specific to loan disclosures & verifies charges passed on to customer are bona fide.

Analyzes legal judgments & foreclosures for state law compliance & forwards any potential violations to senior examiner for further review; examines credit life insurance claims to ensure proper handling of beneficiary claims; examines pending legal & credit life insurance claims pending from time of last exam & notes any & all previous violations that were to be corrected from prior examination.

Ensures each registrant is doing business legally under each license issued by state of Ohio; ensures that each registrant complies with record keeping rules & requirements as set forth by state of Ohio laws; completes reports describing results of examinations; conducts exit interview with institution manager; operates motor vehicle to travel & transport files to & from examination sites; prepares expense reports, timesheets & other required reports.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; state regulations governing Ohio small loan & mortgage loan laws*; departmental ethics standards*; public relations*; interviewing*. Skill in operation of motor vehicle; personal computer; calculator. Ability to review & understand financial records; copy records without error; gather, collate & classify financial information about data, people or things; calculate fractions, decimals & percentages; handle sensitive & routine face-to-face contacts & inquiries.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core program in accounting, finance or related field of study; 12 mos. exp. within last five yrs. of application, in accounting, auditing or financial analysis related work experience for firm, government agency or financial institutional; valid driver's license; must provide own transportation.

-Or 3 yrs. exp. in accounting, bookkeeping, auditing, finance or closely related field; valid driver's license; must provide own transportation.

-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 examiner knowledge; upon completion of 12 mos. exp. as Consumer Finance Examiner 1, 66451, at least one satisfactory performance evaluation as Consumer Finance Examiner 1, 66451 & completion of at least two formalized training programs sponsored by Division of Financial Institutions or completion of equivalent educational programs, employees shall be automatically reassigned to Consumer Finance Examiner 2, 66452.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel (i.e., both in-state & out-of-state).

CLASS TITLE: Consumer Finance Examiner 2	CLASS NUMBER: 66452	BARGAINING UNIT: 14
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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.)

Independently examines books, records & documents (e.g., borrowers loan files, ledger records, payment agendas) & conducts compliance examinations of more complex non-depository financial institutions licensed & regulated by division of financial institutions to ensure compliance with Ohio law & calculates financial computations to ensure borrowers are not overcharged, reviews institutions computer programming systems to determine whether calculations for interest, default charges, payment amounts, deferment charges, first payment extensions, early payoff refunds for interest & insurance amounts are correct & that allowable fees (i.e., such as points, loan organization fees & mortgage broker fees) do not exceed state maximums.

Reviews all legal action accounts (e.g., judgments filed; actions against borrowers; garnishments; bankruptcies; repossessions of personal goods; foreclosures of real estate; credit life insurance death claims) that have been finalized since date of prior exam, ensures that all state & federal laws & guidelines were followed for protection of borrowers interest & directs corrective action which may need to be taken.

Gathers & assembles information & data necessary for accurate analysis of non-depository financial institutions' condition; completes examination forms identifying all compliance issues noted & violations discovered & submits comments & documentation of corrective action; prepares reports of examination & directs proper corrective action (e.g., refunds for overcharges).

Investigates consumer complaints & inquiries regarding regulated industries; assists with analysis of license & registration applications; meets with financial institutional officials & discusses violations & corrective actions; prepares work assignment schedule; completes weekly worksheet; writes correspondence; prepares expense reports; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; applicable state &/or federal regulations (e.g., Mortgage Loan Act; Mortgage Broker Act; Small Loan Act; Pawnbroker Act; Precious Metals Dealers Act)*; public relations*; interviewing*. Skill in operation of motor vehicle; personal computer; calculator. Ability to review & understand financial records; copy records without error; gather, collate & classify financial information about data, people or things; calculate fractions, decimals & percentages; handle sensitive & routine face-to-face contacts & inquiries.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core program in accounting, finance or related field of study; 2 yrs. exp. in accounting, bookkeeping, auditing, finance or closely related field; valid driver's license; must provide own transportation.

-Or 4 yrs. exp. in accounting, bookkeeping, auditing, finance or closely related field; valid driver's license; must provide own transportation.

-Or 12 mos. exp. as Consumer Finance Examiner 1, 66451; valid driver's license; must provide own transportation.

-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 examiner knowledge; upon completion of 24 mos. exp. as Consumer Finance Examiner 2, 66452, at least two satisfactory performance evaluations as Consumer Finance Examiner 2, 66452 & completion of at least two training programs sponsored by Division of Financial Institutions or completion of equivalent educational programs, employees shall be automatically reassigned to Consumer Finance Examiner 3, 66453.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel (i.e., both in-state & out-of-state).

CLASS TITLE: Consumer Finance Examiner 3	CLASS NUMBER: 66453	BARGAINING UNIT: 14
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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.)

Independently examines books & records (e.g., mortgages & promissory notes, payment histories, court documents, judgments & foreclosures & policies for various types of insurance) of more complex non-depository financial institutions licensed & regulated by division of financial institutions, reviews & checks computer programming parameters used for calculation of interest, late charges, prepayment penalties & other financial charges to ensure compliance with Ohio law, analyzes financial records (e.g., corporate financial reports & balance sheets; letters of credit; certificates of deposits; loan portfolios; stocks; bonds) of licensees to ensure licensees possess required financial responsibility) & conducts off-site examinations of small loan companies & second mortgage lenders,

OR

serves as application analyst for new or existing licensees/registrants for non-depository financial institutions & plans, organizes, evaluates, initiates, monitors & implements renewal application process, examines & approves applications from corporations, partnerships, & sole proprietors for various entities of division of financial institutions renewing certificates of registration/licenses in Ohio, reviews & analyzes supplemental documentation to include financial statements, contracts & other legal documents, presents recommendations to senior management for final approval or denial, reviews & critiques loan documents & ensures compliance with applicable policies, procedures, Ohio rules & regulations.

Prepares reports of findings of examinations (i.e., including citations of sections of Ohio law which have been violated & copies of all relevant documents) & forwards copies of reports to local law enforcement authorities & agents of U.S. Bureau of Alcohol, Tobacco & Firearms; provides division legal counsel with written report & justifiable reasons, within specific license regulations, when recommending an applicants request for licensing be denied, due to non-compliance or non-qualification in some area.

Investigates consumer complaints; assists with investigation of criminal activities; compiles inquiries & complaint data & generates periodic management reports; meets with corporate officials & law enforcement officials on regular basis; responds to inquiries from various industries, government agencies, attorneys, consultants, trade associations & general public relating to an activity, application, policy, procedure, license or general consumer finance question; conducts interviews/meetings with representatives of financial institutions to ensure compliance with applicable regulations & policies.

Assists in directing work of lower-level examiners in course of major examinations; assists in training of new examiners; prepares expense reports for both in-state & out-of-state travel; maintains personal files on licensees; plans & schedules travel & examination activities; prepares written requests to applicants &/or legal representatives & requests additional information or data for review; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; applicable state & federal regulations (e.g., Ohio Small Loan Act; Ohio law relating to insurance premium finance companies; Ohio Mortgage Broker Act; Ohio Check-Casher Act; Ohio Check-Casher Loan Act; Ohio Credit Services Organization Act; Depository Institutions Deregulation & Monetary Control Act; bankruptcy, foreclosure & repossession laws)*; public relations*; interviewing*. Skill in operation of motor vehicle; personal computer; calculator. Ability to review & understand financial records; copy records without error; gather, collate & classify financial information about data, people or things; calculate fractions, decimals & percentages; handle sensitive & routine face-to-face contacts & inquiries.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core program in accounting, finance or related field of study; 3 yrs. exp. in accounting, bookkeeping, auditing or finance; valid driver's license; must provide own transportation.

-Or 5 yrs. exp. in accounting, bookkeeping, auditing, finance or related field; valid driver's license; must provide own transportation.

-Or 12 mos. exp. as Consumer Finance Examiner 2, 66452; valid driver's license; must provide own transportation.

-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 consumer finance knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel (i.e., both in-state & out-of-state).

CLASS TITLE: Consumer Finance Examiner 4	CLASS NUMBER: 66454	BARGAINING UNIT: 14
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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.)

Serves as team leader/examiner-in-charge & provides on-site team examinations of most complex consumer finance examinations for compliance with applicable laws, examines books & records (e.g., mortgages & promissory notes, payment histories, court documents relating to judgments & foreclosures & policies for various types of insurance) of institutions (i.e., small loan licensees, second mortgage lenders, mortgage brokers, check cashiers, check cashier lenders, pawnbrokers, precious metals dealers, credit service organizations, & insurance premium finance companies) licensed & regulated by division of financial institutions, reviews & checks computer programming parameters used for calculation of interest, late charges, prepayment penalties, mortgage fees & other financial charges to ensure compliance with Ohio law, develops overall plan for each exam, determines records to be reviewed & directs & monitors review of loan records to include loan agreements, checking account statements, asset & net worth reports, postal receipts, third party billings, mortgages variety of other financial, corporate, personal & legal documents to evaluate compliance with consumer finance laws & ensures confidentiality of such records & oversees work of other consumer finance examiners,

OR

serves as senior application analyst for most complex non-depository institutions & serves as lead worker (i.e., provides work direction & training) over other consumer finance examiners, plans, organizes, evaluates, initiates, monitors, & implements renewal application process, examines & approves applications from corporations, partnerships, & sole proprietors for various entities of division of financial institutions renewing certificates of registration/licenses in Ohio, reviews & analyzes supplemental documentation to include financial statements, contracts & other legal documents, presents recommendations to senior management for final approval or denial, reviews & critiques loan documents, ensures compliance with applicable policies, procedures, Ohio rules & regulations.

Provides training to lower-level consumer finance examiners (e.g., provides instruction about examination procedures, mathematical computations, operation of variety of loan software programs of licensees & use of laptop evaluation programs); operates motor vehicle to travel & transport files to & from examination sites; prepares expense reports for both in-state & out-of-state travel; maintains personal files on licensees; plans & schedules travel & examination activities; meets with corporate officials & law enforcement officials on regular basis; handles sensitive inquiries from general public &/or licensees.

Independently conducts off-site examinations of consumer finance licensees; researches information from consumers, licensees & law enforcement agencies about lending activities & explains statutes & rules to induce compliance with lending restrictions; directs licensees to take corrective action toward violations of Ohio law.

Investigates consumer complaints; researches & responds to inquiries of public & licensees; evaluates license applications; converses with law enforcement officials regarding concerns about licensees & unlicensed businesses; recommends revisions to consumer finance law & rules & division policy & procedures regarding exams & training.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; applicable state & federal regulations (e.g., Ohio Small Loan Act; Ohio law relating to insurance premium finance companies; Depository Institutions Deregulation & Monetary Control Act; bankruptcy, foreclosure & repossession laws)*; public relations*; interviewing*. Skill in operation of motor vehicle; personal computer; calculator. Ability to review & understand financial records; copy records without error; gather, collate & classify financial information about data, people or things; calculate fractions, decimals & percentages; handle sensitive & routine face-to-face contacts & inquiries.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate core program in accounting, finance or related field of study; 4 yrs. exp. in accounting, bookkeeping, auditing or finance; valid driver's license; must provide own transportation.

-Or 6 yrs. exp. in accounting, bookkeeping, auditing or finance; valid driver's license; must provide own transportation.

-Or 12 mos. exp. as Consumer Finance Examiner 3, 66453; valid driver's license; must provide own transportation.

-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 consumer finance knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel (i.e., both in-state & out-of-state).

CLASS TITLE: Consumer Finance Specialist 1	CLASS NUMBER: 66455	BARGAINING UNIT: EX
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EFFECTIVE DATE:

11/25/2001

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.)

Acts as review examiner for examinations of non-depository financial institutions, performs periodic review & analyses of policies & procedures related to examination/audit activities & assists in developing & implementing policy &/or making changes in objectives for non-depository financial institutions within Division of Financial Institutions,

OR

serves as applications analyst for both depository & non-depository institutions within Division of Financial Institutions, examines & analyzes applications to insure soundness, accuracy & compliance with existing laws & regulations, analyzes financial statements to ensure compliance with financial requirements of the applicable license, reviews & critiques loan documents, assists in developing & implementing policies & procedures related to application processing, & assists in developing & implementing policy &/or making changes in objectives for non-depository institutions within Division of Financial Institutions,

OR

serves as advanced lead examiner for non-depository institutions, writes final report of examination/audit, performs periodic review & analyses of policies & procedures related to examination/audit activities & assists in developing & implementing policy &/or making changes in objectives for non-depository financial institutions within Division of Financial Institutions.

Conducts examinations of non-depository financial institutions as assigned; trains lower-level consumer finance examiners; investigates criminal activities & works directly with legal staff of Division of Financial Institutions on preparation of Notice of Violation, Notices of Hearing & Division Orders; attends & conducts meetings with consumer finance examiners, corporate officials of licensed entities & representatives of law enforcement & other governmental agencies to ensure proper compliance with standards & regulations pertaining to assigned areas of regulatory responsibility; attends conferences & professional meetings; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; applicable state & federal regulations (e.g., Ohio Small Loan Act; Ohio law relating to insurance premium finance companies; Depository Institutions Deregulation & Monetary Control Act; bankruptcy, foreclosure & repossession laws; Ohio laws relating to mortgage brokers, credit services organizations & check cashing services); auditing fiscal records/books; employee training & development; supervisory principles/techniques*; public relations*; computer applications & systems*. Skill in operation of motor vehicle; use of personal computer; 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.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate degree in accounting, management or finance; 72 mos. trg., or 72 mos. exp. in accounting &/or auditing/examining assets &/or business practices of financial institutions, pawnbrokers, mortgage brokers, or check-cashing businesses for compliance with recognized state & federal standards & regulations; 12 mos. trg. or 12 mos. exp. in employee training & development or team/lead work; valid driver's license; must provide own transportation.

-Or 24 mos. exp. as Consumer Finance Examiner 4, 66454; valid driver's license; must provide own transportation.

-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 that are designed to supplement, reinforce or enhance consumer finance examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel (i.e., both in-state & out-of-state).

CLASS TITLE: Consumer Finance Specialist 2	CLASS NUMBER: 66456	BARGAINING UNIT: EX
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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 senior review examiner for most complex examinations of non-depository financial institutions & performs reviews of most complex examinations/audits conducted by lower-level consumer finance examiners, analyzes policies & procedures related to examination/audit activities & assists in developing & implementing policy &/or making changes in objectives for non-depository financial institutions within Division of Financial Institutions,

OR

serves as senior applications analyst for both depository & non-depository institutions with Division of Financial Institutions, examines & analyzes applications to insure soundness, accuracy & compliance with existing laws & regulations, analyzes financial statements to ensure compliance with financial requirements of the applicable license, reviews & critiques loan documents, assists in developing & implementing policies & procedures related to application processing, & assists in developing & implementing policy &/or making changes in objectives for non-depository institutions within Division of Financial Institutions,

OR

serves as chief consumer finance examiner & supervises assigned staff (i.e., lower-level consumer finance specialists & consumer finance examiners) & oversees all phases of examination assignments &/or audits of assigned institutions, administers examination planning, scheduling, review & final distribution of completed reports of examination, prepares written transmittal letters on results of examination, allocates personnel resources, oversees staff training, researches current trends & establishes operating policies & procedures relating to examination activities, develops & implements policy &/or makes changes in objectives for non-depository financial institutions within Division of Financial Institutions.

Conducts or assists at examinations of non-depository financial institutions; trains lower-level consumer finance examiners; oversees preparation of responses to inquiries & complaints; attends & conducts meetings with proper authorities of non-depository financial institutions to ensure proper compliance with laws pertaining to consumer finance entities; attends professional meetings; operates motor vehicle to travel & transport files to & from examination sites.

MAJOR WORKER CHARACTERISTICS:

Knowledge of accounting/finance; applicable state & federal regulations (e.g., Ohio Small Loan Act; Ohio law relating to insurance premium finance companies; Depository Institutions Deregulation & Monetary Control Act; bankruptcy, foreclosure & repossession laws; Ohio laws relating to mortgage brokers, credit services organizations & check cashing services); auditing fiscal records/books; employee training & development; supervisory principles/techniques*; public relations*; computer applications & systems*. Skill in operation of motor vehicle; use of personal computer; 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.

(*)Developed after employment.

MINIMUM CLASS QUALIFICATIONS FOR EMPLOYMENT:

Completion of undergraduate degree in accounting, management or finance; 72 mos. trg., or 72 mos. exp. in accounting &/or auditing/examining assets &/or business practices of financial institutions, pawnbrokers, mortgage brokers, or check-cashing businesses for compliance with recognized state & federal standards & regulations; 12 mos. trg. or 12 mos. exp. in employee training & development or team/lead work; valid driver's license; must provide own transportation.

-Or 24 mos. exp. as Consumer Finance Specialist 1, 66455; valid driver's license; must provide own transportation.

-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 that are designed to supplement, reinforce or enhance consumer finance examiner knowledge.

UNUSUAL WORKING CONDITIONS:

Requires overnight travel (i.e., both in-state & out-of-state).