

CLASS TITLE: BANK EXAMINER

Class Code: 02611200
Pay Grade: 24A
EO Code: B

CLASS DEFINITION:

GENERAL STATEMENT OF DUTIES: To assist an examiner of higher rank by performing routine tasks incidental to the conduct of fiscal examinations of the operations, books and records of state chartered financial institutions, R.I. bank holding companies, credit unions, lenders, loan brokers, small loan lenders, foreign exchange transaction businesses, sellers of checks, electronic money transmitters, check cashers, debt management companies and other examinations for the purpose of ascertaining their ability to meet obligations and compliance with state laws; and to do related work as required.

SUPERVISION RECEIVED: Works under the general supervision of a superior where instructions are given in detail at the beginning of each assignment; work is reviewed while in progress and upon completion for conformance to law, rules and regulations

SUPERVISION EXERCISED: Generally none. Occasionally may supervise the work of support personnel assigned to assist.

ILLUSTRATIVE EXAMPLES OF WORK PERFORMED

To assist an examiner of higher rank by performing routine tasks incidental to the conduct of fiscal examinations of the operations, books and records of state chartered financial institutions, R.I. bank holding companies, credit unions, lenders, loan brokers, mortgage loan originators, small loan lenders, foreign exchange transaction businesses, sellers of checks, electronic money transmitters, check cashers, debt management companies and other examinations for the purpose of ascertaining their ability to meet obligations and compliance with state laws.

To count cash and verify accuracy of accounts; to examine collateral on loans, mortgage files, capital stock accounts, deposits, income and expense accounts, and other fiscal records to establish conformity with the provisions of pertinent laws.

To assist in calculating earnings and expenditures.

To assist in the preparation of reports of banking examinations.

To receive and review complaints on state chartered financial institutions, R.I. bank holding companies, credit unions, lenders, loan brokers, mortgage loan originators, small loan lenders, foreign exchange transaction businesses, sellers of checks, electronic money transmitters, check cashers, debt management companies and to make investigations thereof and submit reports of findings.

To assist in the preparation of annual and special reports.

To do related work as required.

REQUIRED QUALIFICATIONS FOR APPOINTMENT:

KNOWLEDGES, SKILL, AND CAPACITIES: A working knowledge of auditing principles and methods applicable in performing routine tasks incidental to the examination of the financial condition and affairs of state chartered finance institutions, R.I. bank holding companies, credit unions, lenders, loan brokers, mortgage loan originators, small loan lenders, foreign exchange transaction businesses, sellers of checks, electronic money transmitters, check cashers, debt management companies; a familiarity with state and federal banking laws; the ability to carry out

written and oral instructions; the ability to prepare reports relating to banking examinations; and related capacities and abilities.

EDUCATION AND EXPERIENCE:

Education: Such as may have been gained through: graduation from a four year college of recognized standing with a major in accounting; and

Experience: Such as may have been gained through: private or public employment involving the conduct of examinations of fiscal records of financial institutions or the conduct of financial records relating to the banking industry.

Or, any combination of education and experience that shall be substantially equivalent to the above education and experience.

Class Revised: March 10, 2013