Purpose of Position/Summary:
A Examiner IV will assist in examining the safety and soundness of financial institutions, including assessing financial performance, inherent risk levels, and risk management practices in certain examination functions. The examiner will initially work in a mentee capacity while training and assisting on examination process, and throughout the course of the position work to perform examination functions independently with the goal of serving as Examiner-in-Charge. The Examiner IV assists in, and conducts, important examination functions performed to assess the overall risk profile of financial institutions. The Examiner IV reports directly to the Field Manager.

Essential Duties/Responsibilities:
1. Perform consumer lending reviews

The Examiner IV will perform consumer lending reviews consistent with division standards. The examiner will assess credit quality of individual consumer loans, underwriting practices, and risk management and monitoring activities of the credit union. The Examiner IV will also assess in-direct lending programs. The examiner performs these reviews in low-to-moderate complexity consumer lending programs with an expected level of significant direction and supervision initially. Direct support and oversight should decline through the tenure as an Examiner IV to a level where only minimal oversight is required. The Examiner IV will draft comments for the Report of Examination, with a decreasing level of oversight. The examiner will also draft workpapers consistent with division standards. The examiner will discuss these topics with financial institution management.

2. Perform primary detail assignments

The Examiner IV analyzes capital adequacy, profitability, audit activities, and balance sheet in light of current levels, trends, and future prospects at financial institutions of various sizes and complexities. The Examiner IV determines the adequacy of, and identifies, risk inherent in internal controls, policies, practices, and management information systems. The examiner performs these reviews at low-to-moderate complexity institutions. The examiner will initially have a high level of direct supervision when initially exposed to individual examination areas, with a decreasing level of direct supervision and comment revision expected throughout their tenure as an Examiner IV. The Examiner IV will eventually perform these duties independently at this examiner classification. The Examiner IV will participate on meetings with financial institution executive management and lead discussions on areas reviewed. The Examiner IV will draft comments for the Report of Examination, with a decreasing level of oversight. The examiner will also draft workpapers consistent with division standards.

The Examiner IV will also perform an analysis of liquidity, investments, and sensitivity to market risk with direct supervision initially, with the expectation that oversight declines somewhat while assigned this examiner classification. The examiner will discuss these topics with financial institution management and prepare examination report comments with assistance from a more senior examiner. The examiner will also draft workpapers consistent with division standards.

3. Utilize the examination tools
An Examiner IV demonstrates basic knowledge of computer applications used, including examination software, internal DFI software, and external computer applications used to research, gather, and analyze examination activities. The Examiner IV learns where to access pertinent supervisory information and gathers information independently over the course of the tenure at this examiner level. The Examiner IV will serve as a resource to the Examiner-in-Charge and other examiners on the examination team.

4. Compliance Reviews

The Examiner IV will gain exposure to pertinent compliance standards in the lending and bank secrecy act / anti-money laundering areas. The examiner will initially have a high level of direct supervision when initially exposed to these individual examination areas, with a decreasing level of direct supervision and comment revision expected throughout their tenure as an Examiner IV. The Examiner IV will eventually perform these duties with minimal oversight at this examiner classification.

5. Achieve compliance with the mentor based training program

An Examiner IV utilizes resource materials in preparing for and analyzing assigned areas. An Examiner IV is required to become familiar with statutes and examination procedures required to perform safety and soundness examinations. The examiner takes an active role and is personally responsible in their own training. An Examiner IV provides timely information according to established policies and procedures to their Field Manager and mentor regarding training needs and assessment. The examiner seeks and is open to feedback from all sources.

Satisfactory compliance with training action plans developed by the Field Manager is required.

Job Requirements:
An Examiner IV demonstrates an increasing ability to identify, apply and interpret laws, regulations and policies applicable to assigned areas, as well as examination policies and procedures. The examiner will gain initial exposure to areas through the mentor and training functions, with decreasing reliance on more senior staff to identify and interpret regulatory activities throughout their tenure at this classification. An Examiner IV demonstrates the ability to draft report of examination comments and to follow the division’s workpaper procedures. The examiner exhibits willingness to research and assist examination staff in resolving issues in the field.

The examiner familiarizes self with, and assists examiners and supervisory personnel in the implementation of new laws, regulations, and examination procedures. The examiner demonstrates an ability to evaluate financial data to measure the performance and risk management systems. The examiner effectively communicates with appropriate credit union or Department personnel. An Examiner IV must communicate in a clear, concise, and professional manner with credibility and confidence. The examiner incorporates findings from management discussions to measure an institution’s performance with guidance.

Must have a degree from a four year accredited college or university or experience in a field the deputy director of the division deems equivalent.

Supervisory Responsibilities/Direct Reports:
None

Difficulty of Work:
Performs functions in a variety of situations. An Examiner IV will be able to evaluate the most simplistic bank with a non-complex balance sheet structure with increasing proficiency, as well gaining exposure to larger institutions with increasing complexity. Becoming familiar with, and applying laws, regulations and standards with supervision is required. Guidance from senior examiners or supervisory personnel on issues is normal.

Responsibility:
An Examiner IV has responsibility for evaluating the certaina activities of financial institutions through on- and off-site work performed to enable the Department to fulfill it’s supervisory function effectively.
Learning to identify risks present in the institution as well as developing trends to allow the Department to act proactively is required. A Examiner IV has the responsibility to communicate examination/supervisory findings to senior level examiners for verification and to draft report of examination comments. The Examiner IV will participate in meetings with senior bank management and eventually lead these meetings during their tenure in this job classification.

The examiner will be increasingly responsible for identifying weaknesses within their examination assignments and proposing solutions or recommendations to financial institution senior management and internal Department senior management. As an Examiner IV the level of impact on the division's examination function of detail assignments is moderate, with increasing impact as the examiner gains experience and independence.

**Personal Work Relationships:**
A Examiner IV develops working relationships with individuals from the Department and others. The Examiner IV will work with financial institution employees and management; other examiners from the Department; Federal Agencies; private insurers; and maintain relationships with superiors within the Department.

**Physical Effort:**
Physical effort required is considered light. A Examiner IV will be required to transport equipment to and from the jobs sites daily. This would include laptop computers, examination workpagers, and other office equipment as necessary. Extended periods of driving is also required.

**Working Conditions:**
The Examiner will work in financial institutions and DFI facilities. These are generally professional office environments.