

## **NEBRASKA DEPARTMENT OF BANKING & FINANCE**

### **Financial Institutions Review Examiner (non-depository)**

The Nebraska Department of Banking & Finance has a permanent full-time opening for the position of Financial Institutions Review Examiner (non-depository). This position is an at-will (non-classified), exempt position. If you are interested in applying for this position, you must complete a State of Nebraska application form. To apply online, log on to <http://statejobs.nebraska.gov>. If you have questions, please contact State Personnel at 402/471-2075, or send an email to [state.jobs@nebraska.gov](mailto:state.jobs@nebraska.gov).

**Class Title:** Financial Institutions Review Examiner (non-depository)

**Salary Range:** \$73,960 to \$117,733 annually, depending on experience

**Closing Date:** August 16, 2017

#### **DESCRIPTION:**

The Vision of the Nebraska Department of Banking and Finance (NDBF) is to make Nebraska the most trusted financial home for people and businesses. NDBF's Mission is to protect and maintain the public's confidence in Nebraska's financial industries. NDBF is an innovative agency where employees and customers alike are valued. Our customers are the citizens of Nebraska and the Financial Industries we supervise. We have aligned with Governor Rickett's Vision to "Grow Nebraska" by creating opportunities through creating a more efficient, more effective customer-focused Department. If you are interested in becoming part of a team where customer service and protecting consumers through fair and common sense supervision are priorities, NDBF is the place for you! NDBF provides an opportunity for you to make a positive difference through our important and meaningful work. We offer an excellent total compensation package, including 12 paid holidays; vacation and sick leave; health, dental, vision, and life insurance options; and educational and training opportunities. NDBF is responsible for regulating state chartered financial institutions and securities offered or sold in the State of Nebraska, or to Nebraska residents. The Financial Institutions non-depository area oversees the examination and investigation of entities such as payday lenders, installment loan companies, and mortgage bankers. For more information about the Nebraska Department of Banking and Finance, please visit our website at [www.ndbf.nebraska.gov](http://www.ndbf.nebraska.gov).

**NOTE: Applicants are required to submit a resume and cover letter. The cover letter must include a paragraph describing your vision for the Financial Institutions Review Examiner (non-depository) position as well as a paragraph stating why you are the best person to fulfill this role.**

**JOB DUTIES:**

- Evaluate and make recommendations on applications for licenses, changes in control, mergers, and other areas requiring approval of the Department for all Residential Mortgage Licensing Act related licensing, Delayed Deposit Services licensees, Money Transmitters, Installment Loan Act licensees, and Installment Sales Act licensees.
- Review and analyze for substance all reports of examination for Residential Mortgage Licensing Act licensees, Delayed Deposit Services licensees, Installment Loan Act licensees, and any other Financial Institutions (FI) non-depository licensees examined. Prepare written communications summarizing examination findings and regulatory response to those examined. As necessary, correspond examination details with regulatory authorities in other states and with federal regulators. Maintain internal records documenting fair, effective regulatory oversight.
- Monitor the progress of non-depository financial institutions in a supervisory concern status and recommend the extent of supervision needed. Develop metrics to quantify a risk focus and efficient review process.
- Provide advice to FI non-depository examiners on special situations, examinations, and the coverage and preparation of reports.
- Interpret laws, rules, regulations, and policies.
- Prepare special memoranda and letters to FI non-depository management.
- Schedule FI non-depository examinations with consideration to risk factors and regulatory examination requirements. Monitor the completion of the examination schedule with consideration of examination scope, investigations, applications, and other duties as assigned.
- Serve as the initial reviewer or a team member, depending upon complexity, of non-depository financial institution inquiries and complaints.
- Contribute to and research national and state FinTech activity.
- Build the Department's Mortgage Examination Program to meet the Conference of State Bank Supervisors (CSBS) accreditation standards.
- Supervise non-depository financial institutions field examiners and support staff.
- Achieve the CSBS certification of Certified Mortgage Examination Manager within 24 months of hire date. CSBS training as a Money Service Examiner or other examination classes may also be required. Other education and/or training sessions as assigned.

- Occasional travel to a work site, meeting, or training.
- Other duties as assigned.

**QUALIFICATIONS:**

**REQUIRED:** Bachelor's or graduate degree from an accredited college or university in business administration, finance, accounting, economics, or a Juris Doctor and/or LLM, and two or more years examining non-depository financial institutions in a financial regulatory agency. A minimum of six semester hours of accounting is required. A degree as listed above and five or more years of professional experience working in the field of: examining or auditing, compliance, or law with non-depository experience may be substituted for non-depository examination experience in some cases.

**PREFERRED:** Work experience in a non-depository financial institution (payday lender, small loan, or the mortgage industry) or financial regulatory agency, other positions of trust, or prior audit, compliance, or compliance examination experience. Experience in examination of non-depository financial institutions.

**OTHER:** Valid driver's license and evidence of vehicle insurance, or the ability to provide independent authorized transportation. Occasional travel is required.

**KNOWLEDGE, SKILLS AND ABILITIES:**

Knowledge and/or experience analyzing data and reviewing reports. Strong understanding of federal and state regulations as they apply to non-depository institutions. Ability to define problems, collect data, establish facts and draw valid conclusions. Handle sensitive inquiries and develop good rapport with public, business representatives and government officials. Ability to communicate effectively both orally and in writing in order to present comments, opinions, conclusions and factual information clearly and concisely utilizing proper grammar and sentence constructions. Must possess strong leadership and conflict resolution skills. Strong computer skills are required, including proficiency with Microsoft Word and Excel. Ability to manage and prioritize multiple projects. Must be able to meet deadlines, work independently, enjoy working with people and be a team player.