

**CLASSIFICATION:** BANK EXAMINER TRAINEE (CONSUMER CREDIT DIVISION)

**Class Code:** 1041-17

**Date Established:** 11-17-77

**Occupational Code:** 7-2-4

**Date of Last Revision:** 6-14-13

**BASIC PURPOSE:** To audit accounting and financial data in conducting fiscal and compliance examinations of consumer credit financial institutions that are under the supervision of the Bank Commissioner, individually and as part of an examination team, under the supervision of senior Bank Examiners.

**CHARACTERISTIC DUTIES AND RESPONSIBILITIES:**

- Assists with the examination, analysis and validation of books and records of consumer credit financial institutions.
- Determines whether the financial institution, its management, and its employees are conducting operations in accordance with state and federal laws and regulations.
- Assists in determining that the financial integrity and business conduct of the entity warrants the public trust through the review and audit of the financial institution.
- Determines, through reviews and audits, whether the financial institution adequately protects consumers.
- Conducts examinations at the Banking Department, on-site at the licensee's offices in New Hampshire, or at other mutually agreed places, as well as at out-of-state locations.
- Conducts interviews with principals and staff of non-complex financial institutions to ascertain standard daily operations, under the oversight of senior staff.
- Assists with writing examination reports, remedial action plans and further communication to the financial institution on non-complex examinations, ensuring compliance follow-up.
- Attends in-state and out-of-state training as required by supervisors.

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**DISTINGUISHING FACTORS:**

**Skill:** Requires skill in applying instructions to accomplish different job functions OR in operating machines for a variety of different purposes.

**Knowledge:** Requires logical or scientific understanding to analyze problems of a specialized or professional nature in a particular field.

**Impact:** Requires responsibility for contributing to immediate, ongoing agency objectives by facilitating the direct provision of services to the public or other state agencies. Errors at this level result in inaccurate reports or invalid test results and require significant investment of time and resources to detect.

**Supervision:** Requires partial supervision of other employees doing work which is related or similar to the supervisor, including assigning job duties, providing training, giving instructions and checking work.

**Working Conditions:** Requires performing regular job functions in a controlled environment with minimal exposure to disagreeable job elements and little risk of hazard to physical or mental health.

**Physical Demands:** Requires light work, including continuous walking or operating simple equipment for extended periods of time as well as occasional strenuous activities such as reaching or bending.

**Communication:** Requires summarizing data, preparing reports and making recommendations based on findings which contribute to solving problems and achieving work objectives. This level also requires presenting information for use by administrative-level managers in making decisions.

**Complexity:** Requires coordinating a combination of diverse job functions in order to integrate professional and technical agency goals. This level also requires considerable judgment to implement a sequence of operations or actions.

**Independent Action:** Requires a range of choice in applying a number of technical or administrative policies under general direction and in making routine decisions or in recommending modifications in work procedures for approval by supervisor.

**MINIMUM QUALIFICATIONS:**

**Education:** Bachelor's degree from an accredited college or university with a major study in accounting, business administration, finance, economics, management, money and banking or a related field, with a minimum of three (3) courses or nine (9) credits in Accounting I and II and Intermediate Accounting I.

**Experience:** No experience required.

OR

**Education:** Bachelor's degree from an accredited college or university with at least twelve (12) courses or thirty-six (36) credits in accounting, business administration, finance, economics, management, money and banking or a related field, to include successful completion of college level courses in Accounting I and II and Intermediate Accounting I.

**Experience:** No experience required.

**License/Certification:** Eligibility for New Hampshire driver's license.

**SPECIAL REQUIREMENTS:**

1. For appointment consideration, Bank Examiner Trainee applicants must successfully participate in a structured interview measuring possession of knowledge, skills and abilities identified as necessary for satisfactory job performance by this class specification. The structured interview is developed and administered according to Division of Personnel guidelines, by representatives of the Banking Department.
2. Must be willing to expand knowledge of examining techniques and procedures through continuous education programs as they are available both in-state and out-of-state. In particular, must be willing during the first year of employment to successfully complete introductory courses on examination techniques as assigned by supervisors and as approved by the Bank Commissioner.
3. Must be a United States Citizen.
4. Must be willing to travel for examination purposes, including day trips within 50 miles from home or office or overnight trips which may include flight reservations. Travel must be in accordance with the Collective Bargaining Agreement, Department of Administrative Services Rules and Procedures, and Banking Department Rules and Procedures.
5. Must be able to lift 50 pounds in order to transport examination materials and equipment.

**RECOMMENDED WORK TRAITS:** Knowledge of the principles of accounting and auditing and of the application of those principles. Knowledge of office methods, procedures and equipment including personal computer hardware. Ability to work in a professional objective manner that provides harmonious interaction with financial institution officers, attorneys and employees. Ability to become conversant with regulations and statutes pertaining to the examined institution. Ability to prepare clear, concise written and oral reports. Ability to establish and maintain effective relationships with associates and the general public. Must be willing to maintain appearance appropriate to assigned duties and responsibilities as determined by the agency appointing authority.

**DISCLAIMER STATEMENT:** This class specification is descriptive of general duties and is not intended to list every specific function of this class title.