

POSITION DUTY STATEMENT

DFPI-HR0 203 (Rev. 08-21)



NAME TBD	EFFECTIVE DATE TBD
CLASSIFICATION TITLE Senior Financial Institutions Examiner	POSITION NUMBER 410-160-4102-XXX
WORKING TITLE Senior Regulatory Examiner	DIVISION/OFFICE/UNIT/SECTION Consumer Financial Protection, Debt Collectors Unit
BARGAINING UNIT R01	GEOGRAPHIC LOCATION Sacramento

General Statement: Under the general direction of the Financial Institutions Manager (FIM), the Senior Financial Institutions Examiner (SFIE) is responsible for licensing/registration and examinations for the Division of Consumer Financial Protection, Debt Collectors Licensing Unit. Duties include, but are not limited to, the following:

A. Specific Assignments [Essential (E) / Marginal (M) Functions]:

30 % (E) Examination of Debt Collectors and new covered persons under the Debt Collection Licensing Act (DCLA) and California Consumer Financial Protection Law (CCFPL)

Plans, organizes, and conducts the most complex regulatory examinations of companies subject to DCLA and CCFPL independently or as an Examiner-In-Charge (EIC). Obtains pertinent records and data from various sources and performs review and analysis to determine the company's compliance with applicable regulations, rules, and laws. Prepares, reviews and organize the examination reports and regulatory letters and works with licensee/registrant to resolve deficiencies and investigate consumer complaints and compliance issues. Assists Financial Institutions Manager with determination of an administrative action (e.g., suspension, revocation, desist and refrain) as a result of regulatory examination. Prepares the referral memo when enforcement action is warranted and provides assistance to counsel during the legal proceedings. Works with other state and federal regulatory agencies and performs special assignments when requested.

20 % (E) Licensing of Debt Collectors under the DCLA

Performs independent review of the most complex application files for debt collectors under the DCLA and provides recommendation and input to Financial Institutions Manager for a final determination whether and when a license will be issued under the law. Prepares referral memos documenting the basis for the denial of licenses and assists Enforcement counsel in legal proceedings resulting from licensing activities. Ensures the processing of license amendments and

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surrender of licenses are processed within designated timeframes. Examples of amendments include, but not limited to: address changes, name changes, and changes of ownership. Assists Financial Institutions Manager with licensee’s annual report filing, annual assessment and surety bond requirements and provides support with issuing revocation orders on companies that fail to comply with applicable requirements.

20 % (E) Registration of new covered persons under the CCFPL

Performs independent review of the most complex registration files for new covered persons under the CCFPL and provides recommendation and input to Financial Institutions Manager for a final determination whether and when a registration will be approved under the law. Prepares referral memos documenting the basis for the denial of registration and provides assistance to Enforcement counsel in legal proceedings resulting from registration activities. Ensures the processing of registration amendments and surrender of registrations are processed within designated timeframes. Examples of amendments include, but not limited to: address changes, name changes, and changes of ownership. Assists Financial Institutions Manager with registrant’s annual report filing and yearly assessment requirement and provides support with issuing revocation orders on companies that fail to comply with applicable requirements.

10 % (E) Complaints and Communications

Works with Financial Institutions Manager to provide staff assistance in resolving complex complaint issues. Provides guidance to the public, applicants, and licensees/registrants and prompt response with regards to application process, license/registration requirements and regulatory examination matters.

10 % (E) Review and Training

Assists FIM with developing training program and providing training on application process, licensing/registration requirements and examination procedures. Provides input and recommendation for process development and improvement.

5 % (E) Reporting

Prepares data and information for various reporting requirements.

5 % (M) Performs other job-related duties as required.

B. Supervision Received

The Senior Financial Institutions Examiner reports directly to and receives the majority of assignments from the Financial Institutions Manager (FIM); however, direction and assignments may also come from the Deputy Commissioner and Senior Deputy Commissioner.

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C. Supervision Exercised

None.

D. Administrative Responsibility

None.

E. Personal Contacts

The incumbent interacts with employees within the Department, other governmental agencies, licensees and the public.

F. Actions and Consequences

The consequences of not performing job duties adequately could result in public harm due to lack of regulation of the Debt Collection industry. Misinformation provided to applicants and licensees could result in complaints, confusion and loss of credibility. This position is critical to consumer protection.

G. Functional Requirements

The incumbent works 40 hours per week in an office setting, with artificial light and temperature control. The use of a personal computer, telephone, and copier is essential to the duties of this position. The position requires bending and stooping to retrieve files, sitting and standing consistent with office work, and lifting of no more than 25 lbs.

This position may require traveling to licensee locations, conferences, meetings and training events. Travel is primary done by driving, but also includes periodic air and overnight travel in California and throughout the country.

H. Other Information

Incumbent should possess the ability to work independently as well as a team member, have good interpersonal and communication skills, ability to follow directions, take initiative, assume responsibility, and exercise good judgment and tact. Must be able to work alone without much guidance or interaction from other staff.

Knowledge of: accounting and auditing principles and procedures; business law; statistics; information systems programs; and the English language with proficiency in reading, writing, and grammar.

Ability to: apply specialized examination practices and procedures as well as analyze financial and operating statements, reports, and records relating to licensee operations. Ability to gather, organize, analyze, and summarize financial data and draw logical conclusions. Works arithmetical computations and uses a variety of spreadsheets or word processing software packages. Ability to qualify for a fidelity bond and willingness to work in a variety of settings.

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CONFLICT OF INTEREST

This position is subject to Title 10, § 250.30 of the California Code of Regulations, the Department of Financial Protection and Innovation’s Conflict of Interest Regulations, the incumbent is required to submit a Statements of Economic Interests (Form 700) within 30 days of assuming office, annually by April 1st and within 30 days of leaving office.

FINGERPRINTING

Title 11, section 703 (d) of the California Code of Regulations requires criminal record checks of all personnel who have access to Criminal Offender Record Information (CORI). Pursuant to this requirement, applicants for this position will be required to submit fingerprints to the Department of Justice and be cleared before hiring. In accordance with DFPI’s (CORI) procedures, clearance shall be maintained while employed in a CORI-designated position. Additionally, the position routinely works with sensitive and confidential issues and/or materials and is expected to maintain the privacy and confidentiality of documents and topics pertaining to individuals or to sensitive program matters at all times

I have read and understand the duties listed above and I can perform these duties with or without reasonable accommodation. (If you believe reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with the Health & Safety Analyst.)

Employee Signature Date

Employee’s Printed Name, Classification

I have discussed the duties of this position with and have provided a copy of this duty statement to the employee named above.

Supervisor Signature Date

Supervisor’s Printed Name, Classification