

POSITION DUTY STATEMENT

DFPI-HRO 203 (Rev. 08-21)



NAME [Employee]	EFFECTIVE DATE [Actual Start Date]
CLASSIFICATION TITLE Financial Institutions Examiner	POSITION NUMBER 410-150-4101-XXX
WORKING TITLE Regulatory Examiner	DIVISION/OFFICE/UNIT/SECTION Consumer Financial Protection /Supervision and Registration of New Covered Persons
BARGAINING UNIT R01	GEOGRAPHIC LOCATION Los Angeles, Sacramento, San Diego, or San Francisco

General Statement: Under the general direction of the Financial Institutions Manager (FIM), the Financial Institutions Examiner (FIE) is responsible for the registration and examination of registrants and other companies offering or providing subject financial products and services, serving as the examiner-in-charge directing and working with a team of examiners to provide registrants with competent, expeditious, and cost-effective supervision within the Consumer Financial Protection Division. The FIE is expected to perform the duties under the guidance of the FIM or Senior Financial Institutions Examiner, independently, or as part of a team, depending on their level of expertise and/or Range. Duties include, but are not limited to, the following:

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

40% Examination of New Covered Persons (E)

Plans, organizes, conducts, and assists in examinations of small and/or non-complex registrants and companies subject to the California Consumer Financial Protection Law (CCFPL). Functions as an Examiner-in-Charge (EIC) over a team of Financial Institutions Examiners. Conducts interviews with management of companies and collects and reviews data to assess regulatory compliance with regulations, rules, and laws administered by the Department. Prepares examination reports and regulatory letters to document examination findings and works with companies to resolve deficiencies. Reviews examination work documents and reports of other FIEs when serving as an EIC. Gives recommendations to the FIM for corrective action or administrative action (suspension, revocation, desist and refrain order, etc.) at conclusion of examination. Prepares a referral memo when enforcement action is warranted and assists counsel during legal proceedings. Works with other state and federal regulatory agencies and performs special assignments when assigned. Gives input to create new examination procedures, as requested.

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35% Registration of New Covered Persons (E)

Reviews non-complex registration application files for new covered persons under the CCFPL and drafts recommendation memos for final acceptance or rejection. Prepares enforcement referral memos related to registration and helps Enforcement counsel in legal proceedings resulting from registration activities. Processes amendments to registrations, including, but not limited to, surrender requests, address and business name changes, officer, and ownership changes, etc.

10% Complaints (E)

Reviews and analyzes CCFPL complaints, including information and related documents provided by the public and other supervisory authorities, against registrants and other persons subject to the CCFPL to identify heightened consumer or compliance risk and new industries for potential registration.

5% Communication (E)

Gives prompt guidance and responses to the public, applicants, and registrants about registration status and requirements, and regulatory examination matters.

5% Annual Reports (E)

Reviews annual reports submitted to the Department by registrants for compliance with the CCFPL. Annual reports may include registrant business, financial product or service, and financial information and other information required by the Commissioner. Helps with annual assessment invoicing or processing as needed.

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

B. Supervision Received

The Financial Institutions Examiner reports directly to and receives the majority of assignments from the Financial Institutions Manager of the Supervision and Registration of New Covered Persons Unit; however, direction and assignments may also come from Senior Financial Institutions Examiners, the Deputy Commissioner of Supervision and Registration of New Covered Persons, or the Senior Deputy Commissioner of the Consumer Financial Protection Division.

C. Supervision Exercised

None

D. Administrative Responsibility

None

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E. Personal Contacts

Daily contact with DFPI employees and other governmental agencies, including other state regulators, federal regulators, attorney general office, industry groups, national organizations, consumer advocates and other CA agencies. Interacts with other programs within the Department. Frequent contact with new and potential registrants.

F. Actions and Consequences

If the incumbent does not perform the position's duties as specified, the public is not getting the protection they have a right to and deserve. California could lose the opportunity to lead at a national level to promote change that would benefit Californians. Additionally, failure to perform the duties as specified could result in the Department experiencing a loss of credibility. This position is critical to consumer protection.

G. Work Conditions/Physical/Functional Requirements

Work remotely and/or in an office setting in the Sacramento, San Francisco, Los Angeles, or San Diego area.

Frequently:

- Sitting at a desk, in a chair, and in front of a computer screen.
- Moving/walking about the office and standing or sitting during meetings.
- Operating office equipment such as: multi-line telephone console, cell phone, computer, copy machine, and fax.
- Utilizing Microsoft Teams to connect with DFPI staff during remote working.
- Bend (neck and waist), push, pull and twist (neck and waist).
- Perform repetitive hand motion, simple grasping, fine manipulation, pushing and pulling with right and left hands.

Occasionally:

- Reaching (above and below shoulder level).
- Traveling via private or public transportation (i.e., driving automobile, airplane, etc.), including overnight travel inside California may be required.
- Lifting and carrying up to 25 pounds.
- Climbing stairs, kneeling, and squatting.

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H. Other Information

The duties require the incumbent to visit registered companies, which requires the ability to travel as necessary. Possess the ability to work independently with little guidance or interaction from other staff, demonstrate leadership and able to work as a team, have good interpersonal skills, ability to follow directions, take initiative, assume responsibility, and exercise good judgment and tact.

Ability to communicate effectively, both verbally and written, manage time and resources efficiently, and handle changing priorities. Knowledge of state and federal consumer protection laws and regulations, and objective understanding of the mission of the Department.

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.

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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