



STATE OF COLORADO
invites applications for the position of:
**DORA: Division of
Financial Services -
Financial/Credit Examiner
III**

This position is open only to Colorado state residents.

CLASS TITLE: FINANCIAL/CREDIT EXAMINER III

LOCATION: Denver Metro, Colorado

PRIMARY PHYSICAL WORK ADDRESS: 1560 Broadway, Suite 950 Denver, CO 80202

SALARY: \$5,436.00 - \$6,838.00 Monthly

OPENING DATE: 01/26/18

CLOSING DATE: 02/08/18 11:59 PM

JOB TYPE: Full Time

DEPARTMENT INFORMATION:



The Department of Regulatory Agencies (DORA) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado.

Consumer protection is our mission.

DORA is a progressive, innovative government agency where employees and customers alike are valued. In an effort to align with Governor Hickenlooper's Three E's of good government (Effective, Efficient and Elegant), DORA has utilized and implemented numerous LEAN projects and continues to identify areas where progress and improvements can be made. If you are interested in becoming a part of an environment where creative thinking, customer service, and protecting consumers through healthy regulation is valued, DORA is the place for you!

Working for the State of Colorado at the Department of Regulatory Agencies offers an excellent total compensation package including:

- Medical and Dental Health Insurance for employees and optional coverage for their dependents
- Life Insurance for employees, and optional coverage for their dependents
- Paid Time Off, including 10 paid holidays
- Strong, secure, yet flexible retirement benefits including PERA Defined Benefit Plan, PERA Defined Contribution Plan plus 401K and 457 plans
- Job Security
- Commuter Benefits
- Free, Confidential Counseling Services
- Excellent work-life programs such as flexible schedules, training opportunities and more!

*Customer service is a key component for every position in state government as is the focus on ideas and ways to redesign the delivery of services in making state government more:

- Effective. Measure every aspect of government to be sure it's doing what it's supposed to do and to look at outcomes to judge whether our programs are successful.
- Efficient. Deliver services in ways that are timely and effective including identifying waste and duplication and measure for efficiency.
- Elegant. Deliver state services in a way that elevates both the state employee and the person receiving state services.

DESCRIPTION OF JOB:

The Division of Financial Services protects the consumer through the regulation and supervision of state-chartered Credit Unions and Savings and Loan associations, the administration and enforcement of the Savings and Loan Public Deposit Protection Act, and certain financial activities of life care institutions.

This work unit exists to examine and analyze the financial condition and safety and soundness of state-chartered credit unions, savings and loan associations and life care institutions; to administer the Public Deposit Protection Act (PDPA); to supervise examination staff in the performance of all safety and soundness examinations; to oversee regulatory compliance programs over chartered institutions and conduct reviews of examination reports for accuracy and quality; to mandate and negotiate solutions with regulated institutions; to formulate remedial actions to be performed by the regulated institution, or in more serious cases, to be pursued further by the Commissioner. This process also determines compliance with the laws, rules and regulations of state and federal government, and nurtures relationships with diverse groups of stakeholders.

Position: SEA 8021

This position performs work lead duties, functioning as examiner-in-charge during the examination of credit unions, including the most critical or sensitive assignments. The position gathers and verifies documents, analyzes information and develops plans of action to remedy any deficiency in operations and/or the safety and soundness of credit unions, and prepares written reports for the Commissioner. This position directs institutions to make corrective actions in response to violations using sophisticated negotiation skills, and demonstrates the ability to explain complex subjects using simple, understandable terms. The position guides and directs the work of other examiners and serves as a team leader. The position is responsible for the planning and completion of the examination, formulating recommendations and any follow-up actions as needed.

Duties include, but are not limited to:

- Evaluating the validity and accuracy of the financial institution's financial statements, and determining the financial condition, safety and soundness, and compliance with applicable rules and regulations for each credit union;
- Determining the overall staffing needs for any given examination, including deciding the sequence of the examination, which examiner will perform which parts, the form of analysis to be used, and the form and content of the examination report;
- Identifying deficiencies that have arisen in credit unions and developing a plan of action to correct the deficiencies;
- Communicating as the Division liaison with all stakeholders, including Division Management, federal regulators, industry consultants and regulated entities to ensure interagency cooperation, clarification and direction, consistent regulation and consumer protection;
- Interpreting statutes, rules, policies and procedures for stakeholders; and
- Analyzing minutes of board meetings, policies, budgets and projections, business plans, risk management, internal controls and conducting interviews with credit union management and staff.

MINIMUM QUALIFICATIONS, SUBSTITUTIONS, CONDITIONS OF EMPLOYMENT & APPEAL RIGHTS:**MINIMUM QUALIFICATIONS (MQs):**

- Graduation from an accredited college or university with a bachelor's degree in accounting, economics, finance, statistics, or a closely related field; AND
- Four (4) years of professional* work experience conducting risk-focused financial examinations or audits involving internal and/or external audits, financial exams, or investigations. This experience must include the following:
 - Two (2) years conducting safety and soundness examinations of financial institutions to determine relevancy and correctness of accounting principles, financial analysis, and interpretations of statutes and rule.

Document this experience in your application IN DETAIL, as your experience will not be inferred or assumed. Part time experience will be prorated.

SUBSTITUTIONS:

- A combination of professional* work experience in the occupational field or specialized subject area of the work assigned to the job, which provided the same kind, amount, and level of knowledge acquired in the required education, may be substituted on a year-for-year basis for the bachelor's degree; OR

- A master's degree, doctorate, or a professional certification from an accredited college or university in a field of study directly related to the work assignment may be substituted for the experience on a year-for-year basis.

**Professional work involves exercising discretion, analytical skill, judgment and personal accountability and responsibility for creating, developing, integrating, applying, and sharing an organized body of knowledge that characteristically is: uniquely acquired through an intense education or training regimen at a recognized college or university; equivalent to the curriculum requirements for a bachelor's or higher degree with major study in or pertinent to the specialized field; and continuously studied to explore, extend, and use additional discoveries, interpretations, and application and to improve data, materials, equipment, applications and methods.*

Required Competencies:

The following knowledge, skills, abilities, and personal characteristics are required competencies and may be considered during the selection process (including examination and/or interview):

- Critical thinking and analysis skills, including having the ability to evaluate and analyze information in order to apply knowledge and to decide on the most appropriate course of action;
- Established communication skills (oral and written);
- Understanding of rules and regulations, including the ability to properly interpret and act on verbal orders and written policies;
- Focus and demonstrated understanding of quality customer service, including the ability to diplomatically interact with difficult customers;
- Decision-making ability in order to make numerous immediate, sound decisions on a routine basis;
- Attention to detail;
- Time management with the ability to multi-task and organizational skills;
- Demonstrated ability to meet deadlines and work in multi-disciplinary teams;
- Professional demeanor;
- Proficiency in the use of various PC software applications, including Microsoft Office (Access, Word, Excel, etc.), Google Docs, and case management databases.

Preferred Qualifications/Competencies:

- Auditing or examination experience with a state or federal financial institution regulatory body;
- Demonstrated knowledge of Colorado financial institution statutes, laws, rules and regulations;
- Certified Public Accountant (CPA), a Certified Internal Auditor (CIA), a Certified Fraud Examiner (CFE), a Certified Information Systems Auditor (CISA), a Certified Information Systems Security Professional (CISSP), or equivalent certification;
- Experience functioning as the work leader and/or Examiner-in-Charge while performing field examinations of financial institutions, including deciding the sequence of the examination, which examiner will perform which parts, the form of analysis to be used, and the form and content of the examination report.

Conditions of Employment: Candidates who fail to meet the conditions of employment will be removed from consideration.

- The successful passing of a reference check and/or, if required, a background check.
 - A reference check may include but is not limited to: contacting previous and current supervisors to verify employment and discuss performance, a review of the personnel file, a review of the performance record, etc.
 - The type of background check depends on the job duties of the position, and can include a review of any criminal record, credit report, and/or driving record.

SUPPLEMENTAL INFORMATION:

PLEASE READ - Required Application Materials

Interested individuals must submit the following online:

1. **A completed State of Colorado Application** (log-in to your current NeoGov account or create a NeoGov account to complete the online application). Note: Incomplete applications, including incomplete work history sections or "see résumé," "see attachment," or "see addendum" statements, will not be accepted in lieu of a completed application form.
2. **A current email address** on your application, as all communication pertaining to this position will be conducted via email. Please set up your email to accept messages from info@governmentjobs.com and '@state.co.us' addresses, and check your email often. Note: The department cannot guarantee the successful delivery of email, including incorrect filtering into

junk mail folders.

3. **A detailed cover letter**, explaining how you meet the required competencies and how your accomplishments, qualifications, skills, areas of expertise, personal characteristics, etc. make you a good fit for this position; you may also attach additional documents that demonstrate this.

Comparative Analysis Process: Structured Application Review

Part of, if not the entire, comparative analysis process for this position will involve a review of the information you submit in your application materials; Therefore, it is paramount that in the experience portion of your application and cover letter, you describe the extent to which you possess the education, experience, and competencies outlined in the job announcement as well as the required and/or preferred qualifications/competencies. You are also encouraged to attach additional documents to that effect. Failure to include adequate information or follow instructions may affect your score and prevent you from competing in subsequent measures used to arrive at a top group of applicants.

Veterans' Preference: Candidates who wish to assert Veterans' Preference should attach a copy of their DD214 to their application. Failure to do so will result in being denied Veterans Preference.

PLEASE NOTE: Former State Personnel System employees who were disciplinarily terminated or resigned in lieu of termination must disclose this information on the application. Colorado Revised Statutes require that all state employees be hired and promoted through competitive examination of merit and fitness. Failure to include the required information, failure to follow instructions, and/or failure to submit materials by the application deadline may result in your application not being considered for the position and may affect your score or inclusion in the final pool of qualified candidates.

Appeal Rights: If you receive notice that you have been eliminated from consideration for the position, you may protest the action by filing an appeal with the State Personnel Board/State Personnel Director within 10 days from the date you receive notice of the elimination.

Also, if you wish to challenge the selection and comparative analysis process, you may file an appeal with the State Personnel Board/State Personnel Director within 10 days from the receipt of notice or knowledge of the action you are challenging.

Refer to Chapters 4 and 8 of the State Personnel Board Rules and Personnel Director's Administrative Procedures, 4 CCR 801, for more information about the appeals process. The State Personnel Board Rules and Personnel Director's Administrative Procedures are available at www.colorado.gov/spb.

A standard appeal form is available at: www.colorado.gov/spb. If you appeal, your appeal must be submitted in writing on the official appeal form, signed by you or your representative, and received at the following address within 10 days of your receipt of notice or knowledge of the action: Colorado State Personnel Board/State Personnel Director, Attn: Appeals Processing, 1525 Sherman Street, 4th Floor, Denver, CO 80203. Fax: 303-866-5038. Phone: 303-866-3300. The ten-day deadline and these appeal procedures also apply to all charges of discrimination.

HOW TO APPLY: Thank you for your interest. Submit an on-line application by clicking the link below or submit a State of Colorado Application for Announced Vacancy and all supplemental questions according to the instructions provided below. Failure to submit a complete and timely application may result in the rejection of your application. Applicants are responsible for ensuring that application materials are received by the appropriate Human Resources office before the closing date and time listed above.

IF NOT APPLYING ON-LINE, SUBMIT APPLICATION TO:

Only online applications will be accepted for this position.

DEPARTMENT CONTACT INFORMATION:

Addison Dittrich: addison.dittrich@state.co.us

METHODS OF APPOINTMENT: Appointment to the vacancy or vacancies represented by this announcement is expected to be from the eligible list created. However, at the discretion of the appointing authority, the position(s) may be filled by another method of appointment for a valid articulated business reason.

APPLICATIONS MAY BE FILED ONLINE AT:
<http://www.colorado.gov/jobs>

Position #SEA-8021-01/18
DORA: DIVISION OF FINANCIAL SERVICES -
FINANCIAL/CREDIT EXAMINER III
AD

THE STATE OF COLORADO IS AN EQUAL OPPORTUNITY EMPLOYER.

DORA: Division of Financial Services - Financial/Credit Examiner III Supplemental Questionnaire

- * 1. DORA Q1: Please provide your Social Security Number. NOTE: This information will be kept strictly confidential and is only accessible to Human Resources Personnel.
- * 2. DORA Q2: Are you a current or previous State of Colorado employee? Enter "yes" or "no" in the space provided. If "yes", enter 1) the State agency name, 2) dates of employment, and 3) your official classification title.
- * 3. DORA Q3: If you are a current or former State of Colorado classified employee, have you ever been disciplinary terminated, resigned in lieu of termination, or deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation)? NOTE: Current and former State Personnel System employees who were disciplinary terminated, resigned in lieu of termination, or who were deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation) must disclose this information on the application. Failure to disclose this information and/or falsification of application materials may result in being removed from consideration for this position.
- N/A - I am not a current or former State of Colorado classified employee.
- YES, I have been disciplinary terminated, resigned in lieu of termination, or deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation).
- NO, I have NEVER been disciplinary terminated, resigned in lieu of termination, or deemed to have resigned without notice (Board Rule 7-6, Automatic Resignation).
- * 4. DORA Q4: Current or Former Classified Employees: Are you a transfer, non-disciplinary (voluntary) demotion, or reinstatement applicant?
- Yes
- No
- N/A - I am not a current or former State of Colorado classified employee.
- * 5. DORA Q5: VETERAN'S PREFERENCE NOTE: If you are not eligible for/seeking Veteran's Preference, please skip down to the bottom and select option "N/A". REQUIRED DOCUMENTATION: Candidates who wish to assert Veterans' Preference should attach a copy of their DD214 reflecting dates of service, type of discharge, and, if appropriate, a campaign badge or service medal. If information regarding a campaign badge or service medal is necessary to award preference points and is not reflected on the DD214, other documents reflecting the grade or medal must be provided. Other types of documentation may be required for ten point preference. *Note 1: For a complete list of service dates and campaigns used in awarding preference points visit: <http://www.opm.gov/veterans/html/vgmedal2.htm> **Note 2: Medal holders and Gulf War veterans who originally enlisted after September 7, 1980, or entered active duty on or after October 14, 1982, without having previously completed 24 months of continuous active duty; must have served continuously for 24 months or the full period called or ordered to active duty. ***Note 3: Effective October 1, 1980, military retirees at or above the rank of major or equivalent, are not entitled to preference unless they qualify as disabled veterans. Reservists who are retired from the Reserves but are not receiving retirement pay are not considered "retired military" for purposes of veterans' preference. REMINDER: Proof of eligibility must be provided before points are allowed. Please attach documentation to your application. If you have not done so, please go back and do so now. Veteran's Preference points WILL NOT be applied without the appropriate documentation. PLEASE CHECK ALL THAT APPLY:
- N/A - I am not eligible for/seeking Veteran's Preference.
- A) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: During any war declared by Congress
- B) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: During the period April 28, 1952, through July 1, 1955;
- C) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: For more than 180 consecutive days, any part of which occurred after January 31, 1955, and before October 15, 1976;
- D) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: During the Gulf War period beginning August 2, 1990, and ending January 2, 1992;
- E) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: For more than 180 consecutive days, any part of which occurred during the period beginning

September 11, 2001, and ending on the date prescribed by Presidential proclamation or by law as the last day of Operation Iraqi Freedom; or,

- F) I was honorably separated (this means an honorable or general discharge) and I served on active duty (excluding active duty for training) in the Armed Forces: In a campaign or expedition for which a campaign medal has been authorized*, such as El Salvador, Lebanon, Granada, Panama, Southwest Asia, Somalia, and Haiti.
- G) I have served on active duty in the Armed Forces at any time and have a present service connected disability or are receiving compensation, disability retirement benefits, or pension from the military or the Department of Veterans Affairs; or
- H) I am a Purple Heart recipient;
- I) I am the spouse of a veteran unable to work because of a service-connected disability;
- J) I am the unmarried widow/widower of certain deceased veterans; and
- K) I am the mother of a veteran who died in service or who is permanently and totally disabled.

- * 6. DORA Q6: Part of the required application materials includes a detailed cover letter, explaining how you meet the required competencies and how your accomplishments, qualifications, skills, areas of expertise, personal characteristics, etc. make you a good fit for this position; you may also attach additional documents that demonstrate this. Q: Have you included this cover letter as an attachment to your application? (If not, you may go back and do so now). Yes, I have attached the required cover letter explaining how I meet the required competencies and how my accomplishments, qualifications, skills, areas of expertise, personal characteristics, etc. make me a good fit for this position; I may also attach additional documents that demonstrate this. No, I have not attached the required cover letter to my application. Note: I understand that failure to include this information and follow instructions may prevent me from competing in subsequent measures used to arrive at a top group of applicants.

Yes No

- * 7. DORA Q7: Do you currently possess a bachelor's degree in accounting, economics, finance, statistics, or a field of study directly related to the work assignment? If so, please list the type of degree below.
- * 8. DORA Q8: Clearly describe and provide examples of how you meet the following minimum qualification: Four (4) years of professional* work experience conducting risk-focused financial examinations or audits involving internal and/or external audits, financial exams, or investigations. This experience must include the following: Two (2) years conducting safety and soundness examinations of financial institutions to determine relevancy and correctness of accounting principles, financial analysis, and interpretations of statutes and rule.
- * 9. DORA Q9: Clearly describe and provide detailed examples of how you meet the following preferred qualification: Auditing or examination experience with a state or federal financial institution regulatory body.
- * 10. DORA Q10: Clearly describe and provide examples of how you meet the following preferred qualification: Demonstrated knowledge of Colorado financial institution statutes, laws, rules and regulations.
- * 11. DORA Q11: Clearly describe and provide examples of how you meet the following preferred qualification: Certified Public Accountant (CPA), a Certified Internal Auditor (CIA), a Certified Fraud Examiner, a Certified Information Systems Auditor (CISA), a Certified Information Systems Security Professional (CISSP), or equivalent certification.
- * 12. DORA Q12: Clearly describe and provide examples of how you meet the following preferred qualification: Experience functioning as the work leader and/or Examiner-in-Charge while performing field examinations of financial institutions, including deciding the sequence of the examination, which examiner will perform which parts, the form of analysis to be used, and the form and content of the examination report.

* Required Question