



DBCF-SMALL LOAN EXAMINER TRAINEE

Characteristics of Work

This is work in the performance of examinations of small loan, motor vehicle sales finance, title pledge, and premium finance companies. The work is always subject to close supervision of experienced examiners. Questions involving important decisions are referred to a supervisor. No supervision is exercised at this level.

Examples of Work

Examples of work performed in this classification include, but are not limited to, the following:

Assists in conducting examination of small loan, motor vehicle sales finance, pawnshop, title pledge and premium finance companies.

Assists in participating in conferences with loan managers/employees.

Assists in compiling reports and reviews of examinations to ensure completeness, propriety and accuracy.

Assists in reviewing all ledgers and insurance reports.

Performs related or similar duties as required or assigned.

Essential Functions

Additional essential functions may be identified and included by the hiring agency. The essential functions include, but are not limited to, the following:

1. Conducts examinations of small loan institutions and disseminates the results.
2. Participates in conferences with loan managers/employees.

Minimum Qualifications

These minimum qualifications have been agreed upon by Subject Matter Experts (SMEs) in this job class and are based upon a job analysis and the essential functions. However, if a candidate believes he/she is qualified for the job although he/she does not have the minimum qualifications set forth below, he/she may request special consideration through substitution of related education and experience, demonstrating the ability to perform the essential functions of the position. Any request to substitute related education or experience for minimum qualifications must be addressed to the State Personnel Board in writing, identifying the related education and experience which demonstrates the candidate's ability to perform all essential functions of the position.

Physical Requirements: These physical requirements are not exhaustive, and additional job related physical requirements may be added to these by individual agencies on an as needed basis. Corrective devices may be used to meet physical requirements. These are typical requirements; however, reasonable accommodations may be possible.

Light Work: May frequently walk or stand and/or frequently exert force equivalent to lifting up to approximately 10 pounds and/or occasionally exert force equivalent to lifting up to approximately 20 pounds.

Vision: Requires the ability to perceive the nature of objects by the eye.

Near Acuity: Clarity of vision at 20 inches or less.

Midrange: Clarity of vision at distances of more than 20 inches and less than 20 feet.

Far Acuity: Clarity of vision at 20 feet or more.

Depth Perception: Three-dimensional vision. Ability to judge distance and space relationships so as to see objects where and as they actually are.

Accommodation: Ability to adjust focus.

Speaking/Hearing: Ability to give and receive information through speaking and listening skills.

Motor Coordination:

While performing the duties of this job, the incumbent is regularly required to sit; use hands to finger, handle or feel objects, tools or controls; and reach with hands and arms. The incumbent is frequently required to stand; and walk. The incumbent is occasionally required to climb or balance; and stoop, kneel, crouch, or bend.

Experience/Educational Requirements:

Education:

A Bachelor's Degree from an accredited four-year college or university in accounting, finance, or economics;

OR

Education:

Graduation from a standard four-year high school or equivalent (GED);

AND

Experience:

Four (4) years of experience as a consumer finance examiner, small loan officer, other finance officer, or other consumer finance officer.

Interview Requirements

Any candidate who is called to an agency for an interview must notify the interviewing agency in writing of any reasonable accommodation needed prior to the date of the interview.