



**STATE OF OREGON
POSITION DESCRIPTION**

Position Revised Date:
1/23/2026

This position is:

- ☐ Classified
☐ Unclassified
☐ Executive Service
☒ Mgmt. Svc – Supervisory
☐ Mgmt. Svc – Managerial
☐ Mgmt. Svc - Confidential

Agency: Department of Consumer & Business Services

Facility: Labor & Industries Building

☐ New ☒ Revised

SECTION 1. POSITION INFORMATION

a. Classification Title:	Compliance and Regulatory Manager 2	b. Classification No:	X7144
c. Working Title:	Credit Union Program Manager	d. PPDB No/WD ID:	0001.058
e. Section Title:	DFR, Credit Union Program	f. Agency No:	44000
g. Employee Name:		h. Budget Auth No:	927880
i. Supervisor Name:	Kirsten Anderson	j. Repr. Code:	MSS
k. Work Location (City – County):	Salem/Marion		
l. Position: <input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Seasonal <input type="checkbox"/> Limited Duration <input type="checkbox"/> Academic Year <input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Intermittent <input type="checkbox"/> Job Share			
m. FLSA:	<input checked="" type="checkbox"/> Exempt <input type="checkbox"/> Non-Exempt	If Exempt:	<input checked="" type="checkbox"/> Executive/Supervisory <input type="checkbox"/> Administrative <input type="checkbox"/> Professional <input type="checkbox"/> Computer
		n. Eligible for Overtime:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

SECTION 2. PROGRAM AND POSITION INFORMATION

a. Describe the program in which this position exists. Include program purpose, who's affected, size, and scope. Include relationship to agency mission.

The Department of Consumer and Business Services (DCBS) is Oregon's largest business regulatory and consumer protection agency. The department administers state laws and rules to protect consumers and workers in the areas of workers' compensation, occupational safety and health, financial services, insurance and building codes.

DCBS consists of the Workers' Compensation Division; Oregon Occupational Safety and Health Division; Division of Financial Regulation; Building Codes Division; Small Business Ombudsman; and Ombudsman for Oregon Workers. The department provides shared services to all divisions through the Director's Office and Central Services Division. The department also provides shared services to the Workers' Compensation Board. DCBS employs 950 employees and has a biennial operating budget of approximately \$685 million.

The Credit Union Program administers, supervises and enforces the Credit Union Act in the Oregon Revised Statutes and the Oregon Administrative Rules. These regulatory activities protect consumers, maintain confidence in the industry, support the business community, assist the legal community, assist other state and federal regulatory agencies, and provide information for the public.

b. Describe the primary purpose of this position, and how it functions within this program. Complete this statement. The primary purpose of this position is to:

The purpose of this position is to provide leadership and direction for the Credit Union Program. The manager leads a staff of financial examiners and support staff responsible for maintaining public confidence in the safety and soundness of financial institutions. This is accomplished by examining the books and records of these institutions, at times in close coordination with federal or other state regulatory authorities; evaluating applications for entrance, expansion or merger; providing assistance to division personnel in investigating and resolving consumer inquiries or complaints; and, when necessary, engaging in or referring for enforcement action.

The manager advises on opinion letters, proposed administrative rules; works with stakeholders, consumer advocates, and staff to develop legislation; advises senior division and department management on policy issues involving the Credit Union Act; and provides counsel and expertise to the staff, administrator and director. The manager speaks for the administrator on matters of policy concerning the program; serves as a member of the division's executive management team; and, participates in strategic planning, policy issues and operation decisions that have statewide implications for consumers and stakeholders. The manager provides frequent input to the administrator, and acts with the administrator's authority in nationwide initiatives to advance Oregon's and the department's policy interests.

SECTION 3. DESCRIPTION OF DUTIES

List the major duties of the position. State the percentage of time for each duty. Mark "N" for new duties, "R" for revised duties or "NC" for no change in duties. Indicate whether the duty is an "Essential" (E) or "Non-Essential" (NE) function.

% of Time	N/R/NC	E/NE	DUTIES
45	NC	E	<p>Manage the Credit Union Program Provide vision and direction for the Credit Union Program. Develop, implement, administer, and enforce policies, procedures program priorities, and evaluate their impact on program effectiveness and operations. Develop performance measurements for the program to ensure statutory compliance and fulfillment of division mission. Establish and monitor systems, performance standards and practices for the credit union program to ensure the quality of the examinations conducted and contribute to the department's strategic initiatives and goals. Keep administrator informed of issues</p> <p>Provide oversight and guidance to examiners, including overall structure of examination reports prepared by division examiners for content, quality and accuracy (conformance with division standards), and responding to complaints related to credit unions.</p> <p>Meet with stakeholders, including prospective applicants, to explain laws, rules, policies and procedures, to ensure compliance and protect consumers. Review applications and other documents, including certificates of authority, mergers and conversions, submitted in compliance with the Credit Union Act and make recommendations of approval/disapproval to the</p>

			<p>administrator.</p> <p>Schedule and coordinate all credit union examinations, determine workload needs and assignments for examination staff that complement the complexity of the examination, address any safety and soundness concerns identified, and the developmental needs of examiners. Coordinate joint exams and exchange information with federal counterparts. Based on examination findings, determine the level and extent of supervisory concern and response to be taken by the division and the institution to ensure compliance with laws and rules. Implement corrective action plans for problem institutions and follow-up or monitor compliance with such plans. Prepare formal and informal orders for administrator approval and signature. Meet with stakeholders to discuss the findings of examinations, applications and enforcement actions.</p> <p>Monitor industry changes, economic conditions, and the financial condition and performance trends of institutions to determine adequacy of examination programs, industry condition and trends, and give direction to the senior examiners. Maintain a “watch list” to monitor industry safety and soundness and report to Administrator on potential risk factors or conditions.</p> <p>Communicate issues with the examinations, institutions, or industry issues or concerns to the division senior management in a timely manner.</p> <p>Act as division resource on regulatory matters and statute interpretations pertaining to the supervision of credit unions. Review violations disclosed by examinations and determine appropriate actions. Maintain contact with counterparts at appropriate federal regulatory agencies and in other state authorities for the purpose of ensuring that the credit union examination processes are current and effective.</p>
30	NC	E	<p>Perform Supervisory Functions</p> <p>Manage staff of financial examiners by determining and establishing direction, purpose, scope, and goals of examinations in accordance with statutes and rules, formal working agreements with federal regulatory agencies, and the Nationwide Cooperative Agreement. Ensure implementation of examination objectives and missions of the department and division through supervision of examination staff. Meet with staff on a regular basis to set policies and procedures in response to changes in federal and state laws; rules and urgent issues; and changes in the industry.</p> <p>Interview, select and provide training for new employees; plan, delegate and review work assignments; complete performance appraisals; counsel staff and initiate personnel actions, as needed and resolve grievances.</p> <p>Interpret and determine policy issues and provide examiners with clear counsel, attendant training, and guidelines in field examination and preparation of examination reports. Plan, assign, prioritize, and review work products of examination staff to ensure overall quality and timeliness. Serve as training director for examination staff. Select and/or approve appropriate examiner schools and seminars. Review and approve leave requests. Review and approve travel requests and expense vouchers in order to ensure that external and internal guidelines and expenditure limitations are observed.</p>

20	NC	NE	<p>Policy Formulation Serve as the primary architect of the administrator's public policy recommendations in regards to the administration and enforcement of the laws and regulations governing credit unions.</p> <p>Analyze and contribute to drafting changes to statutes and administrative rules, in conjunction with Division policy analysts, to carry out public policy and effectively enforce laws governing regulated institutions, and anticipate and respond to trends in industry practices that harm, or may harm, consumers.</p> <p>Develop and implement examination policies to carry out division objectives and statutory responsibilities. Provide guidance and interpretations of statutes and regulations. Interpret and apply laws and regulations for stakeholders and general public. Refer individuals to applicable laws or appropriate resources. Advise on accounting questions. Answer correspondence and surveys. Do research for examiners on technical questions, file information, and interpretations of other state or federal laws.</p> <p>Serve as part of the division executive management team in developing and implementing division policy and strategic planning, including setting priorities, goals and objectives for the credit union program.</p>
5	NC	NE	<p>Budget Execution Work with division budget coordinator to ensure that expenditures are appropriate and remain within the division's legislatively approved limit and that projected assessments and fees are adequate to discharge statutory responsibilities.</p> <p>Media Contact Work with public information officer to serve as media contact for all matters pertaining to state chartered credit unions conducting business in Oregon.</p> <p>Advise on multi-jurisdictional issues Determine extent of Oregon's participation and represents the administrator in multi-jurisdictional issues involving financial institutions and the state's interests.</p> <p>Coordination with other agencies and jurisdictions Coordinate policy development, investigations, and enforcement actions with other state and local agencies, including but not limited to:</p> <ul style="list-style-type: none"> - National Credit Union Administration (NCUA) - Other states' regulators - Other Oregon state agencies - Self-regulatory and trade associations, including but not limited to the National Association of State Credit Union Supervisors and GoWest <p>Advise, consult, and outreach Respond to telephone and written inquiries from the public, media, regulated entities, and other governmental agencies. Assist when necessary to ensure that complaints from the public are promptly resolved or referred to the appropriate authority. Coordinate, direct and engage in outreach meetings with representatives of regulated entities, professional organizations, and other state and federal agencies on compliance issues, industry trends and practices, and current topics.</p>

			<p>Legislative responsibilities Prepare testimony for the administrator and director or deliver testimony on legislation pertaining to credit unions, as requested. Prepare, ensure preparation, or contribute to bill analyses and fiscal impact statements on bills affecting financial institutions as requested by the administrator or deputy administrator or policy team. Respond to inquiries and requests for assistance from legislators, committee staff, legislative counsel and policy team on legislation concerning financial institutions.</p> <p>Flexible response Serve as requested by administrator and/or deputy administrator on various committees, task forces, special projects or other duties as assigned.</p>
At all times			<p>Expectation of all DFR employees</p> <p>Maintain a Desk Manual describing in detail the work you are responsible for. The desk manual will be kept current.</p> <p>Other duties as may be assigned to ensure that the objectives and mission of the division and the department are met.</p>
At all times			<p>Data Stewardship</p> <p>Per IRM-07, has the responsibility and accountability for a set of business information. This includes: Controlling access to the data, ensuring those who do have access can get what they need when they need it, and ensuring the data is accurate and kept up to date.</p> <p>As a Data Steward responsible for both the managerial and operational roles, has the responsibility and authority to approve and signoff on IT&R Service Requests, Risk Assessments, and System Access Requests. Ensures that data entry staff are trained and have desk manuals, and that data quality processes and appropriate internal controls are in place. Proposes and implements processes to ensure data quality and internal controls, assesses the quality of data, resolves data issues, maintains business rule and data definition information, and coordinates changes to the meaning of data.</p> <p>Understands and follows DCBS policies related to data stewardship, especially IRM-04 and IRM-07. Has a basic understanding of the Data Stewardship References listed under Section 5 Guidelines below.</p>
Ongoing			<ul style="list-style-type: none"> • Perform position duties in a manner which promotes customer service and harmonious working relationships, including treating all persons courteously and respectfully. Engage in effective team participation through willingness to assist and support co-workers, supervisors, and other work-related associations. Develop good working relationships with division and agency staff and supervisors through active participation in accomplishing group projects and in identifying and resolving problems in a constructive manner. Demonstrate openness of constructive feedback and suggestions, in an effort to strengthen work performance. Contribute to a positive, respectful and productive work atmosphere. • Foster and promote the importance and value of a diverse, discrimination and harassment free workplace. Respect diversity of opinions, ideas, and cultural differences. Support outreach and diversity related efforts in order to diversify the workforce.

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| | | | <ul style="list-style-type: none">• Regular attendance is an essential function required to meet the demands of this job and to provide necessary services. |
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SECTION 4. WORKING CONDITIONS

Describe any on-going working conditions. Include any physical, sensory, and environmental demands. State the frequency of exposure to these conditions.

Open office work environment with factors that include noise, overhead lighting, and temperature variations during weather transitions. Requires moderate amount of in- and out-of-state travel for training, examinations, and meetings with industry representatives and other regulators. Occasional evening and weekend work may be required to stay abreast of workload during periods of peak activity, and during the biennial legislative session. Requires a valid Oregon driver's license.

May deal with angry people who are the subject of investigation and facing civil sanction. Occasionally subjected to pressure by investigative reporters for print and electronic media in search of a story, or by state and federal legislators or staff on behalf of constituents.

SECTION 5. GUIDELINES

a. List any established guidelines used in this position, such as state or federal laws or regulations, policies, manuals, or desk procedures.

State and Federal Statutes concerning Credit Unions and their oversight
Department/Division rules and policies
Procedures manual developed by regulatory agencies
Generally Accepted Accounting Principles (GAAP)
Federal Credit Union Laws and Regulations
Federal Credit Union Accounting Manual

IRM-04 – DCBS Application Development Policy, IRM-07 – DCBS Corporate Data Policy
Data Stewardship References:
Public Records laws (ORS 192.501), Credit card standards, DAS IRMD Security Guidelines, HB 1212
UETA (Uniform Electronic Transaction Act), HB 3839 (Keep electronic funds transfer data private),
Oregon Digital Signature Law, Consumer privacy (in financial services).

General Management Resources

Federal and State laws and regulations concerning employment issues such as: Americans With Disabilities Act; Family Medical Leave Act; Oregon Family Leave Act; and Oregon civil rights laws relating to the reinstatement and reemployment of injured workers
Collective Bargaining Agreement between State of Oregon and OPEU/SEIU
DCBS Policies and Procedures

b. How are these guidelines used?

State and Federal regulations are interpreted for other regulators, the general public, and any other person who calls concerning the regulation of credit unions. Department/Division rules, policies, and regulatory procedural manuals are used for information and standardization. Institutions are required to maintain accounting records according to Federal Credit Union Accounting Manual and GAAP.

The policies describe the data steward role in managing DCBS system and data. The Data Stewardship

References describe requirements and issues that should be considered by a data steward to properly manage data for which they are responsible.

SECTION 6. WORK CONTACTS

With whom, outside of co-workers in this work unit, must the employee in this position regularly come in contact?

Who Contacted	How	Purpose	How Often?
<i>Note: If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".</i>			
Division and department personnel	In person, in writing, by phone, by internet, by video	Provide or obtain information	Daily
Administrator, deputy administrators, division and DCBS managers	In person, in writing, by phone, by internet, by video	Discuss policy, procedures	Daily
Licensees, consumers, self-regulatory organizations, Oregon state agencies, and legislators and staff	In person, in writing, by phone, by internet, by video	Advise on licensing policies and issues; inform; develop policy	Daily
IT&R Staff	In person, in writing, by phone, by internet, by video	Resolution of system and data management issues and IT project issues	As needed
Other state agencies, other jurisdictions, etc.	In person, in writing, by phone, by internet, by video	Obtain information, provide public information	Frequently
Regulated financial institutions	In person, in writing, by phone, by internet, by video	Obtain information, discuss condition of institution, and/or ensure compliance with laws and regulations	Daily
Federal/state regulators	In person, in writing, by phone, by internet, by video	Obtain or provide information, discuss condition of institutions.	Frequently
Attorneys	In person, in writing, by phone, by internet, by video	Obtain clarification of statutes/rules	Frequently
General public	In person, in writing, by phone, by internet, by video	Answer inquiries and complaints	Frequently

SECTION 7. POSITION RELATED DECISION MAKING

Describe the typical decisions of this position. Explain the direct effect of these decisions.

The incumbent is authorized to perform the functions of the Credit Union Manager for the Division of Financial Regulation and authorize to enter into agreements, contracts and legal orders and pleadings necessary to carry out the daily duties of Credit Union Manager for the Division of Financial Regulation. This authority includes but is not limited to signing charters, other written documents authorizing companies to conduct credit union activities as well as to enter into examinations of credit unions.

In addition this position is authorized to enter into contracts and agreements with other states and national trade associations, such as NCUA, with respect to matters relating to credit union regulation, including the sharing of work related documents.

Determines needs for personnel and technology; ensures examination schedules provides timely and effective oversight; determines disposition of applications for new powers, merger/acquisitions, branch openings/closings; develops and/or refers enforcement actions to address examination findings; makes recommendations to administrator or deputy administrator. Resource decisions affect revenues and expenditures. Examinations affect the allocation of resources, travel expenses, compliance, working relationships with other state and federal regulators, and the soundness of Oregon's financial institutions. Application decisions determine whether new entrants are allowed to do business in Oregon, expand fields of membership, pay dividends, etc.

Enforcement actions range from informal to a formal written order involving a notice of charges and hearing that could ultimately result in taking possession, directing the sale of all or part of an institution's assets; the sale of, or merger of, an institution in order to protect the interest of the creditors and depositors; civil penalties, or criminal prosecution. Enforcement actions can be unilateral; however, they are typically developed in concert with the primary federal regulatory agency cases involving banks, trusts and credit unions, or may be referred to the Enforcement Section of the division in the case of non-depository institutions.

Poor decisions in the above areas could result in noncompliance with statutes and/or interagency agreements. Policy and program recommendations advanced to the administrator or deputy administrator involve strategic direction or initiatives. Hiring decisions, work assignments and disciplinary actions affect efficiency, effectiveness, productivity and morale.

The manager decides or approves who should have access to data, what changes should be made to data system(s), what training and processes should be in place to ensure data quality and internal controls, etc. Poor decisions can have significant impact to the department's business operations, its liability exposure, and its reputation.

SECTION 8. REVIEW OF WORK

Who reviews the work of the position?

Classification Title	Position Number	How	How Often	Purpose of Review
Business Operations Administrator	0003.001	In person or in writing	As needed but at least quarterly	Determine if DCBS and DFR policies, strategic objectives and statutory charge are being met.
Compliance and Regulatory Managers	0003.066 0002.001	In person or in writing	As needed but at least monthly	Review and consult as needed on personnel management issues and to ensure that the manger receives support and assistance in removing obstacles that may hinder the performance of the unit, and has the resources necessary

Note: If additional rows of the below table are needed, place curser at end of a row (outside table) and hit "Enter".

				to help the unit accomplish its work.
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SECTION 9. OVERSIGHT FUNCTIONS

THIS SECTION IS FOR SUPERVISORY POSITIONS ONLY

- a.

How many employees are directly supervised by this position?

8

How many employees are supervised through a subordinate supervisor?

0
- b.

Which of the following activities does this position do?

☒ Plan work
☒ Coordinates schedules

☒ Assigns work
☒ Hires and discharges

☒ Approves work
☒ Recommends hiring

☒ Responds to grievances
☒ Gives input for performance evaluations

☒ Disciplines and rewards
☒ Prepares & signs performance evaluations

SECTION 10. ADDITIONAL POSITION-RELATED INFORMATION

ADDITIONAL REQUIREMENTS: List any knowledge and skills needed at time of hire that are not already required in the classification specification:

Very strong preference will be given to persons whose job experience and references reflect high performance in the areas of outstanding customer service, personal initiative, and communication skills and in developing and maintaining harmonious work relationships.

This position works collaboratively in a team setting. Good team player skills are necessary, including the willingness to collaborate, share information, and contribute to the team's success as necessary. The position also requires excellent customer service skills for both internal and external customers, and the ability to demonstrate initiative and independent judgment on an on-going basis. Contribute to a positive, respectful and productive work environment.

The person is required to have knowledge of management practices, financial institutions, credit union laws and regulations and the examination process. The position requires excellent oral and written communication and inter-personal skills, ability to work alone, as a team member and to be a strong self-starter. The person is required to have a thorough working knowledge of administrative and civil procedures, and accounting procedures and practices.

The credit union section manager supervises professionals and support personnel and therefore, must have excellent leadership, communication and analytical skills, and the ability to effectively manage professional staff. Essential personal qualities include a high degree of objectivity when administering the law. Since the manager speaks for the administrator in matters related to the regulation of credit unions, the person in this position must be adept at speaking objectively and dispassionately with the media, other public officials, the general public, legislators and other regulatory officials.

Per ORS 731.228, no Division employee shall be a director, officer, or employee of or be financially interested in any person regulated by the insurance code, except as a policyholder or claimant under an insurance policy or by rights vested in commission, fees, or retirement benefits prior to being employed with the division.

As an employee, you must comply with the Oregon government ethics laws, ORS 244.010 – 244.280, and DCBS Policy EMP-01, Ethics and Conflict of Interest.

This position is eligible to telework on a part-time basis once the incumbent has gained the proficiency to perform work independently. However, regular, scheduled office hours are also required.

Special Requirements:

Position is subject to a criminal background check.

BUDGET AUTHORITY: If this position has authority to commit agency operating money, indicate the following:

Operating Area	Biennial Amount (\$00000.00)	Fund Type
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Note: If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".

SECTION 11. ORGANIZATIONAL CHART

Attach a current organizational chart. Be sure the following information is shown on the chart for each position: classification title, classification number, salary range, employee name and position number.

SECTION 12. SIGNATURES

Employee Signature

Date

Supervisor Signature

Date

Appointing Authority Signature

Date