



STATE OF OREGON
POSITION DESCRIPTION

Position Revised Date:
8-20-2025

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: Financial Examiner 1
b. Classification No: C5675
c. Working Title: Financial Examiner
d. PPDB No/WD ID: 0001.048
e. Section Title: Division of Financial Regulation/NDP
f. Agency No: 44000
g. Employee Name:
h. Budget Auth No: 1417133
i. Supervisor Name: Haven Garber
j. Repr. Code: OAS
k. Work Location (City – County): Salem - Marion

I. Position: Permanent Full-Time Seasonal Part-Time Limited Duration Intermittent Academic Year Job Share
m. FLSA: Exempt Non-Exempt If Exempt: Executive/Supervisory Administrative Professional Computer
n. Eligible for Overtime: Yes 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 Non-Depository Programs (“NDP”) Team is responsible for licensing individuals and non-financial institutions, including setting and assessing compliance with licensure requirements. This team is responsible for proactively ensuring the fitness of licensed entities to protect the public in the industries we regulate. The NDP Team is also responsible for monitoring the industries we regulate to ensure compliance with the applicable laws, rules, and policies. This team conducts examinations to assess compliance, understand emerging and ongoing trends in key markets, and serve as an early warning system to teams across the division. The NDP team will work closely with other teams to address emerging issues with various licensed entities, develop strategies to evolve licensure requirements along with industry changes, and inform policy. Non-depository programs include, but not limited to, mortgage brokers/bankers and servicers, consumer finance, money transmitters, student loan servicers, pawn brokers, debt buyers and data brokers.

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 facilitate the key activities of multiple non-depository programs. The position provides functional direction and overall monitoring and administration of the licensing for multiple non-depository programs. The position interprets provisions of program requirements and applicable laws to ensure compliance with licensing requirements.

The position also conduct complex, detailed and risk-based examinations of non-depository program licensees to ensure safety, soundness and compliance in overall performance in record keeping, use of and procedures for handling client funds, and client disclosure requirements of the law. Examinations will confirm compliance with applicable state and federal laws. The position will provide a face for the division's licensees related to compliance and represent the agency in a way that protects consumers and promotes a positive business climate. Assist the Enforcement Unit in the development and preparation of cases for administrative or civil actions by obtaining information, conducting fact-finding, examining records, interviewing witnesses, making on-site observations and collecting evidence; provide expertise to staff, public, national organizations and governmental agencies.

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 |
|-----------|--------|------|---|
| 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. Regular attendance is an essential function required to meet the demands of this job and to provide necessary services. |

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|-----|----|---|--|
| | | | <ul style="list-style-type: none"> Confidentiality Expectation: This position will be accessing or hearing confidential information during the course of performing, position responsibilities. This information includes but is not limited to: financial accounts, SSN, I criminal background history, financial information or status of an entity, examination results and investigations. The information you access or hear while at work is confidential and may not be shared with anyone inside or outside the agency unless there is a business purpose for the information to be shared. |
| 55% | NC | E | <p>Reviews non-depository applications for all license types with a focus on check cashiers, consumer finance, and pawn brokers to ensure all licensing requirements are met. Works with licensees to resolve licensing deficiencies. Handle inquiries pertaining to licensing. Performs routine investigative work involving licensing. Issues licenses and recommends conditions upon or denial of license. Participates in cases and provides testimony in administrative, civil and criminal proceedings on applications taken by the Division.</p> <p>Participate in national and regional calls related to non-depository programs to monitor market trends and stay abreast of potential compliance issues.</p> |
| 30% | NC | E | <p>Conduct routine and for-cause examinations for non-depository programs with a focus on check cashiers, consumer finance and pawn brokers.</p> <p>Conduct on-site and in-office compliance examinations of non-depository institutions that transact business in Oregon. Evaluate and verify accounting records, business registration, and license applications to analyze for compliance with applicable state and federal laws governing non-depository programs. Examine licensees on an established examination frequency schedule. Licensees earning an unsatisfactory rating are subject to a follow-up examination more frequently to ensure deficiencies have been addressed.</p> <p>In addition to conducting single state exams, assist and actively participate in multi-state examinations of consumer finance companies and other non-depository institutions.</p> <p>Provides program information to examined entities regarding law requirements.</p> <p>Review and analyze the licensees or registrants' books and records for compliance with state and federal laws, rules, and regulations. Assign risk ratings to licensees based on examination findings.</p> <p>Respond to licensee, employees, and third-party providers questions on complying with Oregon and Federal record keeping and accounting requirements. Respond to inquiries and complaints from individuals, other agencies, and states. Research and interpret laws and regulations to provide clarification of laws and regulations. Investigate unlicensed activities and complex consumer complaints, and document findings for enforcement action.</p> <p>Recommend appropriate enforcement actions for licensed and unlicensed entities that may include reimbursements and refunds to consumers, civil penalties, and suspension or revocation of a license.</p> |

| | | | |
|------|----|----|--|
| | | | <p>Schedule examinations; prepare written examination reports of findings and correspondence related to complaints and assist in responding to requests for explanation of statutes and rules. Review findings of examinations with division management and management of the non-depository licensee.</p> <p>Discuss examination findings with representatives and make suggestions for alternative courses of action to correct deficiencies identified during the examination. Review responses to examination reports.</p> |
| 10% | NC | E | Complete reviews of financial documents and uploads, including financial statements uploaded in NMLS on an ongoing and quarterly or annual basis to confirm compliance with net worth requirements, filing requirements, and to identify industry trends. |
| 5% | NC | NE | Performs all other duties as assigned by immediate supervisor or designee |
| 100% | | | |
| | | | |
| | | | |

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.

Driving is an essential duty of this position. A valid state issued driving license and a satisfactory driving record are required.

Overnight and out-of-state travel may be required multiple times a year to participate in on-site or multi-state examinations.

Work in an open office environment in Herman Miller workstation. Must meet high volume of work quotas as well as time-sensitive deadlines.

This position is eligible for hybrid remote work on a part-time basis once the incumbent has gained the proficiency to perform work independently. Regularly scheduled in-office hours are required at least two days a week. The incumbent may-also be asked to work in- office for trainings, team meetings and other events on an as-needed basis.

NDP section has a call center that requires licensing examiners to be available and logged in from 8am to 4pm Monday through Friday unless otherwise agreed by management.

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.

- Department of Consumer and Business Services rules and policies
- Statutes, rules and policies related to companies regulated by the Division of Financial Regulation including, Oregon Revised Statute Chapters 82, 697, 725 and 726
- Oregon Administrative Rules Chapter 441, Divisions 730, 740 and 755.
- Examination Manual (to be developed)
- Fair Debt Collection Practices Act
- Other laws related to non-depository programs

b. How are these guidelines used?

State laws determine how we regulate industries
 Federal regulations affect our regulatory processes by interdependency written in the statutes.

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> | | | |
| NDP LICENSEES AND ENTITIES | IN PERSON, PHONE, EMAIL | To obtain information; assist with Daily licensing/registration; to discuss condition of the institution and/or compliance with laws and regulations | DAILY |
| DIVISION STAFF | IN PERSON, PHONE, EMAIL, CHAT, MESSENGER | To provide information regarding non-Daily depository programs; to assist in inquiries | DAILY |
| OTHER STATE & FEDERAL REGULATORS | IN PERSON, PHONE, EMAIL | To obtain information | OCCASIONALLY |
| OREGON CONSUMERS | IN PERSON, PHONE, EMAIL | To obtain and provide information | OCCASIONALLY |

SECTION 7. POSITION RELATED DECISION MAKING

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

This position evaluates licensing applications for completeness and determine that the applicant meets the minimum requirements for licensing. This position conducts analysis to determine the safety and soundness of non-depository licensees and determine compliance with state and federal laws prior to licensure.

This position must apply critical thinking and determine compliance of state and federal laws by NDP licensees during initial, routine and targeted examinations. Additionally, this position must make determinations and consult with section manager of referring cases to the Enforcement Section for resolution.

SECTION 8. REVIEW OF WORK

Who reviews the work of the position?

| Classification Title | Position Number | How | How Often | Purpose of Review |
|--|-----------------|---|----------------------|---|
| <i>Note: If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".</i> | | | | |
| Compliance and Regulatory Manager 2 | 0001.030 | Informally through consultations, observations and review of work and reports; formally through quarterly check-ins | As needed, quarterly | To determine the following of DCBS/DFR procedures and policies, work is of a high quality |
| | | | | |
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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? 0
 How many employees are supervised through a subordinate supervisor? 0
- b. Which of the following activities does this position do?
- | | |
|--|---|
| <input type="checkbox"/> Plan work | <input type="checkbox"/> Coordinates schedules |
| <input type="checkbox"/> Assigns work | <input type="checkbox"/> Hires and discharges |
| <input type="checkbox"/> Approves work | <input type="checkbox"/> Recommends hiring |
| <input type="checkbox"/> Responds to grievances | <input type="checkbox"/> Gives input for performance evaluations |
| <input type="checkbox"/> Disciplines and rewards | <input type="checkbox"/> 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:

Driving is an essential duty of this position. A valid state issued driving license and a satisfactory driving record are 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 |
|--|------------------------------|-----------|
| <i>Note: If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".</i> | | |
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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

Davis Kinkade 10/31/2025
 Employee Signature Date

Samantha Powell 10/27/2025
 Appointing Authority Signature Date

Haven Gasker 10/27/25
 Supervisor Signature Date