

STATE OF WISCONSIN
CLASSIFICATION SPECIFICATION

CONSUMER CREDIT EXAMINER
CLASSIFICATION SERIES

I. INTRODUCTION

A. Purpose of This Classification Specification

This classification specification is the basic authority under Wis. Admin. Code ER 2.04 for making classification decisions relative to present and future professional positions located within the Department of Financial Institutions which perform Consumer Credit Examiner Duties. This classification specification will not specifically identify every eventuality or combination of duties and responsibilities of positions that currently exist, or those that result from changing program emphasis in the future. Rather, it is designed to serve as a framework for classification decision-making in this occupational area.

Classification decisions must be based on the “best fit” of the duties within the existing classification structure. The “best fit” is determined by the majority (i.e., more than 50%) of the work assigned to and performed by the position when compared to the class concepts and definition of this specification or through other methods of position analysis. Position analysis defines the nature and character of the work through the use of any or all of the following: definition statements; listing of areas of specialization; representative examples of work performed; allocation patterns of representative positions; job evaluation guide charts, standards or factors; statements of inclusion and exclusion; licensure or certification requirements; and other such information necessary to facilitate the assignment of positions to the appropriate classification.

B. Inclusions

This classification series encompasses professional positions located within the Department of Financial Institutions that perform Consumer Credit Examiner duties in either the Licensed Financial Services program or the Wisconsin Consumer Act program area. Positions in the Licensed Financial Services program conduct examinations of loan companies, sales finance companies (including motor vehicle dealers), collection agencies, adjustment services companies, insurance premium finance companies, sellers of checks, community currency exchanges, and/or other financial service companies licensed by the State of Wisconsin with the oversight of the Department of Financial Institutions.

Positions in the Wisconsin Consumer Act program are responsible for assuring compliance with the Wisconsin Consumer Act, which is the law dealing with consumer credit transactions between Wisconsin consumers and businesses.

C. Exclusions

Excluded from this classification series are the following types of positions:

1. Positions which spend the majority of their time performing financial examiner duties.
2. Positions which spend the majority of their time performing paraprofessional/clerical duties related to consumer credit examinations.
3. All other positions which are more appropriately identified by other classification specifications.

D. Entrance and Progression Through This Series

Employees typically enter this classification series by competitive examination for Consumer Credit Examiner positions. Progression to the journey and senior levels will typically occur through reclassification. The majority of a position's duties and responsibilities must be recognized in the classification definition in order for the position to be assigned to that level. Progression to the Advanced level is through a competitive examination process, except under highly unusual circumstances.

II. DEFINITIONS

CONSUMER CREDIT EXAMINER

This classification is used as an entry progressing to a developmental level for positions which perform Consumer Credit Examiner duties. Work is performed under close progressing to limited supervision.

CONSUMER CREDIT EXAMINER - JOURNEY

This is the journey level for professional positions which perform Consumer Credit Examiner duties. Work is performed under general supervision.

CONSUMER CREDIT EXAMINER - SENIOR

This is the full performance level for professional positions performing Consumer Credit Examiner duties.

Positions in the Licensed Financial Services (LFS) program conduct examinations of licensees in order to determine whether they are operating in accordance with applicable laws and administrative rules. The examiner performs reviews of examination materials, annual reports, and other financial records. In addition, they review and investigate new license applications and make recommendations for acceptance or denial; review and process renewal applications and structure changes; and answer complaints against and telephone inquiries about licensees.

Positions in the Wisconsin Consumer Act (WCA) program are responsible for assuring compliance with the WCA, including investigating and responding to written and telephone complaints from consumers and merchants; reviewing credit transactions to ensure their compliance with applicable laws; taking necessary

actions to bring lenders into compliance where problems are found; and analyzing credit purchases of financial institutions, licensees, and other merchants for compliance with the WCA and other related statutes, regulations, and interpretations. In addition, these positions are responsible for counseling and educating creditors and consumers and providing liaison between businesses and consumers.

CONSUMER CREDIT EXAMINER - ADVANCED

This is the advanced level for professional positions located within the Department of Financial Institutions which perform Consumer Credit Examiner duties. Positions allocated to this level review, analyze and edit reports of examinations prepared by other examiners within the LFS Program; prepare letters to licensees or financial institutions directing corrective action to address irregularities and/or violations and bring the licensee into compliance; review responses, resolve pending issues and close the examination file when response is complete; assist in the development of examination procedures; assist in the day to day direction of field staff activities by responding to technical questions and reviewing examination schedules; train new or lower level examiners; assist in the liquidation of licensee operations taken over by the Department of Financial Institutions; and conduct highly sensitive and specialized examinations and/or complaint investigations. Work at this level is performed under general supervision.

III. QUALIFICATIONS

The qualifications required for these positions will be determined at the time of recruitment. Such determinations will be made based on an analysis of the goals and worker activities performed and by an identification of the education, training, work, or other life experience which would provide reasonable assurance that the knowledge and skills required upon appointment have been acquired.

IV. ADMINISTRATIVE INFORMATION

This classification series was created effective April 5, 1992. The Consumer Credit Examiner Entry and Developmental level classifications were abolished and a one level Consumer Credit Examiner classification was created effective December 31, 2000 and announced in Bulletin CLR/SC-123 to implement a semi-automatic pay progression classification.

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