

Texas Department of Banking

EQUAL OPPORTUNITY EMPLOYER

Employment and Recruitment Information



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AGENCY MISSION

The Department of Banking's mission is to ensure Texas has a safe, sound and competitive financial services system.

As stated in Article 16, Section 16 of the Texas Constitution, the statutory mandate of the Department of Banking is to “. . . provide for a system of state supervision, regulation and control of (state banks) which will adequately protect and secure the depositors and creditors thereof.” More specifically, the Department's mission is to supervise, examine, and regulate the following entities for the protection of the public and enforce the provisions of the applicable statutes and rules:

- State chartered commercial banks and trust companies, as required by Title 3, Subtitle A of the Texas Finance Code;
- The Texas branches, agencies and representative offices of foreign banks, as required by Title 3, Subtitle F of the Texas Finance Code;
- Providers of information services processing for state banks, as required by §31.107 of the Texas Finance Code;
- Sellers of prepaid funeral services and merchandise, as required by Chapter 154 of the Texas Finance Code;
- Perpetual care cemeteries, as required by Chapters 711 and 712 of the Health & Safety Code;
- Money service businesses, as required by Chapter 151 of the Texas Finance Code; and
- Private child support enforcement agencies, as required by Chapter 396 of the Texas Finance Code.

AGENCY PHILOSOPHY

Our philosophy is to support and promote a safe and sound system of state-chartered and licensed financial services entities. In fulfilling our mission, we will:

- * Adhere to the highest ethical and professional standards;
- * Be statutorily accountable and responsible;
- * Anticipate and respond to a dynamic environment;
- * Identify and promote innovative practices;
- * Operate efficiently;
- * Communicate effectively;
- * Foster teamwork while encouraging individual excellence and career development;
- * Provide a desirable work environment that values cultural and individual differences; and,
- * Seek input from and be responsive to the public, our supervised entities, and State leadership.

Aim high...we are not here to achieve inconsequential things!

A CAREER AS A BANK EXAMINER

Career Opportunities: A career for a bank and trust examiner normally begins at the position of Assistant Examiner. An Assistant Examiner advances to a Senior Assistant Examiner, typically within two to three years, as specialized training occurs and experience is gained. The next level of accomplishment is that of becoming a commissioned Examiner by successfully completing a series of written and oral tests. The career path continues, as professional growth is attained, through three levels of commissioned Examiners to the position of Senior Examiner. Additionally, there are opportunities to specialize in the examination of trust, information technology, fraud and capital markets areas of operations.

Training: Assistant Examiners attend a series of banking schools presented by Department of Banking personnel, the federal regulatory agencies and the Conference of State Bank Supervisors. This training is supplemented by intensive on-the-job training during the first few years of employment. Advanced and specialty training is available to examiners as they progress in their careers with the Department.

Work Locations and Travel: Examiners are assigned to one of the Department's four regions: San Antonio, Houston, Dallas, and Lubbock. Reimbursement for approved travel expenses is authorized for travel to work locations which exceed normal commuting distances from an employee's designated headquarters. As an examiner gains experience and as the Department's needs change, opportunities may exist for relocation to other regions in the state. **Overnight travel is extensive** and occurs on a frequent basis.

Compensation: Employees are evaluated at least annually under the Department's Performance Management System. Merit salary increases may be granted to recognize, reward, and reinforce quality performance and are based on the performance appraisal.

Promotions: The Department's staffing plan provides substantial opportunities for promotions, varying work assignments, and different work locations. Employees are encouraged to strive toward higher professional levels. All employees are eligible for promotion if there is a vacant position and the employee is qualified for the position.

A CAREER AS A NON-DEPOSITORY SUPERVISION EXAMINER

A career as a Non-Depository Supervision examiner normally begins at the position of Financial Examiner I. A Financial Examiner advances through the Financial Examiner series, I- VII, as specialized training occurs, experience, knowledge base, and tenure are gained.

The majority of the work as a Special Audits examiner is done individually; therefore, the examiner must be independent, organized and self-motivated. Non-Depository examiners conduct examinations of the Money Service Businesses and Death Care industries.

Money Service Businesses (MSB) include entities that engage in currency exchange, money transmission and the sale of payment instruments. MSB examiners also review regulatory standards imposed at the Federal level to help prevent and combat money laundering and financing of terrorist activity.

Death Care industries regulation involves the oversight of Prepaid Funeral Contracts (PFC) and Perpetual Care Cemeteries (PCC). Examiners have the opportunity to examine entities in different locations in and out of the State of Texas to ensure compliance with State statutes.

Overnight travel in and out of the State is extensive and occurs on a frequent basis.

EMPLOYMENT BENEFITS

Paid Leave

- ✓ State Holiday
- ✓ Vacation
- ✓ Sick
- ✓ Voting/Jury
- ✓ Performance

State Benefits and Insurance Options

Health Insurance - Free to full-time employees (includes \$5,000 basic term life and \$5,000 AD&D coverage)

- ✓ Optional Term Life Insurance
- ✓ Vision Insurance
- ✓ Flexible Spending Accounts
- ✓ Dental Insurance
- ✓ Legal Insurance
- ✓ Dependent Term Life Insurance
- ✓ Short and Long-Term Disability Insurance
- ✓ Accidental Death & Dismemberment Insurance
- ✓ Longevity Pay
- ✓ Defined Benefit Retirement Plan 401(k) & 457 Plans

Additional Benefits

- ✓ Education Reimbursement Program
- ✓ Condensed Work Schedules
- ✓ Employee Assistance Program
- ✓ Service and Retirement Awards
- ✓ Travel Stipend
- ✓ Travel Reimbursement
- ✓ State Examiner Career Path
- ✓ Paid Training

Total Compensation Package

Based on Entry-Level Financial Examiner Monthly Salary \$4,749.00 (\$27/hour)

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Vacation Accrual (Starting) – 8 hours per month	\$216/Month
Sick Leave Accrual (Standard) – 8 hours per month	\$216/Month
Holiday Leave (Average) – 8 hours per month	\$216/Month
Insurance Contribution – Health Select Member Only Coverage	\$624.82/Month
State Payroll Contribution Towards Defined Benefit Retirement Plan (9.5% x \$4,749.00)	\$451.15/Month
State Social Security Contribution (6.2% x \$4,749.00)	\$294.43/Month
Longevity – an additional \$20 per month for every two full years of state service will be added to your monthly salary.	

Total Estimated Benefit

**\$ 2,018.40/Month
\$24,220.80/Year**

Texas Department of Banking Organizational Chart

