



Job Title: Credit Union Examiner

Agency: National Credit Union Administration

Sub Agency: National Credit Union Administration

Job Announcement Number: [RV-12-DEU-235DW](#)

SALARY RANGE: \$35,124.00 to \$92,472.00 / Per Year

OPEN PERIOD: Tuesday, January 31, 2012 to Monday, February 13, 2012

SERIES & GRADE: CU-0580-07/11

POSITION Career/Career Conditional - Full Time

INFORMATION:

PROMOTION POTENTIAL: 12

DUTY 1 vacancy(s) - Albuquerque, NM

LOCATIONS:

WHO MAY BE All U.S. Citizens

CONSIDERED: This position is also being advertised under vacancy announcement RV-12-MP-395DW for current and former federal employees with competitive status, reinstatement eligibles, Interagency Career Transition Assistance Program (ICTAP) eligibles, Veterans (VEOA, VRA and 30% Disabled), and special non-competitive appointment eligibles (e.g., Persons with Disabilities, Certain Military Spouses, Peace Corps and Vista Volunteers, etc.).

JOB SUMMARY:

Invest in your nation's future, make a difference in your community...gain from the experience. At the National Credit Union Administration (NCUA) you're not just a number, working to make quotas or improve the bottom line, you have the opportunity to make a difference. NCUA is the federal agency that charters and supervises federal credit unions and insures savings in federal and most state-chartered credit unions across the country through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States Government.

This position receives on-the-job training as a field examiner. The training assignments prepare you to manage, supervise and conduct examinations for a district of federal and federally-insured state credit unions.

This position is in a bargaining unit.

KEY REQUIREMENTS

- You must be a U.S. Citizen.
- Position requires travel over 50% of the time.
- Suitable adjudication of a Background/Security Investigation is required.
- Relocation expenses are not authorized.
- One year probationary period is required.
- Mobility Agreement is required.

DUTIES:

Serves in a developmental position with assignments/training directed toward providing the capability of eventually performing the full scope of Credit Union Examiner duties. Works under the close supervision of the Supervisory Examiner who oversees on-the-job training, furnishes advice and is available for consultation. On the job training includes an initial overview of basic examination work methods, techniques and procedures, the financial principles and operating practices normally used, reading assignments pertaining to the laws, regulations, policies and directives which govern the operation of federal and federally insured credit unions. Plans, conducts, and completes examinations of federally chartered and federally insured credit unions. Obtains and protects confidential credit union data. Analyzes credit union data prior to examination to identify areas of examination concentration and the persistency of previous problems.

QUALIFICATIONS REQUIRED:

For the Grade 7: One year of specialized experience equivalent to CU/GS-05 level that has equipped the applicant with the particular knowledge, skills, and abilities to perform successfully the duties of the position, and that is typically in or related to the work of the position to be filled. This experience must have included preparing or analyzing financial statements and posting and/or balancing general ledger accounts in accordance with Generally Accepted Accounting Principles (GAAP) and auditing work involved with examination and appraisal of financial records or statements for completeness and internal accuracy in accordance with Generally Accepted Auditing Standards. Examples of qualifying experience include: responsible work at a financial institution that required analyzing financial statements or analyzing and recommending action on loan applications; examination or audit of a credit union or a financial institution; responsible accounting or auditing work involved with examination and appraisal of financial records or statements for completeness and internal accuracy.

For the Grade 9: One year of specialized experience equivalent to CU/GS-07 level that has equipped the applicant with the particular knowledge, skills, and abilities to perform successfully the duties of the position, and that is typically in or related to the work of the position to be filled.

This experience must have included assignments involved in the examination and auditing of credit unions or financial institutions through detailed examinations of accounting documents to verify accuracy of computations and to ascertain that all transactions are properly supported and are in accordance with pertinent laws and regulations. Examples of qualifying experience in planning, conducting and completing examinations and audits of financial institutions include assisting in: analyzing current and potential financial condition to determine financial soundness and level of risk; appraising quality of management, assuring compliance with law and regulation, and determining level of risk; identifying, determining causes, and evaluating areas of concern, risks, inefficiencies, and violations of law and regulation; resolving conflicts, making recommendations for correcting areas of concern, and developing a plan of action to control or reduce risks and prevent significant losses such as modifying the accounting systems, revising underwriting standards, and improving management information systems, reporting systems, and internal controls.

For the grade 11: One full year of specialized experience equivalent to the GS/CU-09 level which included responsibility of performing examining/auditing operations for a financial institution; and experience reviewing internal controls for a business or other organization to determine risk exposure.

If you are qualifying based on education, all academic degrees and coursework must be from an accredited institution and you must submit copies of transcripts with your application.

To qualify for the CU-07 position based on education, you must meet one of the following qualification requirements:

Completion of a full 4-year course of study leading to a bachelor's degree or higher degree in Economics, Accounting, Business, Business Administration, Finance, Marketing, or other directly related business field.

This education must have included 6 Semester Hours of coursework in Accounting (or equivalent courses) and 3 Semester Hours of coursework in Introductory Auditing (or an equivalent course) for a total of 9 Semester Hours that provided instruction in the following:

A. Basic accounting concepts and theories and the essentials of the accounting process (i.e., income determination and financial position; a fundamental understanding of the general ledger and subsidiary ledgers; evaluation of adjusting, closing, and correcting entries; analysis of financial statements and bank statement reconciliation; understanding of accrual and cash methods; awareness of Generally Accepted Accounting Principles); AND

B. External financial reporting with emphasis on balance sheet valuations and their relationship to income determination; AND

C. Principles of finance and their application to typical financial problems of business enterprises such as the measurement and disclosure problem associated with cash, receivables, fixed assets, and intangibles. Special emphasis on financial analysis, management of working capital, cost of capital, capital budgeting, long-term financing, dividend policy, and internal financing; AND

D. Fundamental auditing concepts, such as, internal controls, separation of duties, independence of judgment, and verification of accounts; awareness of Generally Accepted Auditing Standards.

In addition to the above degree/coursework requirement, must also meet ONE of the following which indicates Superior Academic Achievement:

1. Class standing: Upper third of the graduating class of in the college, university, or major subdivision, such as College of Liberal Arts or the School of Business Administration, based on the completed courses.
2. Grade point average: A grade point average of (a) 3.0 or higher out of a possible 4.0 as recorded on the official transcript or as computed based on four years of education, or computed based on courses completed during the final two years of the curriculum; or (b) 3.5 or higher out of a possible 4.0 based on the average of the required courses completed in the major field or the required courses in the major field completed during the final two years of the curriculum. Grade point averages will be rounded to one decimal place. For example, 2.95 = 3.0.
3. Election to membership in a National Scholastic Honor Society: Applicants may be considered eligible based on membership in one of the national scholastics honor societies. Freshman scholastics honor societies cannot be used to meet the requirements of this position.

OR

One full year (18 semester hours) of graduate education in an accredited college or university in accounting, business, business administration (MBA), finance, marketing, economic or other directly related field. This education must have included or been supplemented by 6 Semester Hours in Accounting (or equivalent courses) and three hours in Introductory Auditing (or equivalent course) for a total 9 Semester Hours. These courses may have been at the graduate or undergraduate level and must have included coursework that provided instruction as indicated in "d" above.

To qualify at the CU-09 position based on education, you must meet one of the following qualification requirements:

Completion of two full academic years of progressively higher level graduate education, or a master's degree in an accredited college or university in fields such as accounting, business, business administration (MBA), finance, marketing, economics or other directly related academic field. This education must have included or been supplemented by 6 Semester Hours in Accounting (or equivalent courses) and 3 Semester Hours in Introductory Auditing (or an equivalent course) for a total of 9 Semester Hours. These courses may have been at the graduate or undergraduate level and must have included coursework that provided instruction in the following:

A. Basic accounting concepts and theories and the essentials of the accounting process. For example, income determination and financial position; a fundamental understanding of the general ledger and subsidiary ledgers; evaluation of adjusting, closing, and correcting entries; analysis of financial statements and bank statement reconciliation; understanding of accrual and cash methods; awareness of Generally Accepted Accounting Principles; AND

B. External financial reporting with emphasis on balance sheet valuations and their relationship to income determination; AND

C. Principles of finance and their application to typical financial problems of business enterprises such as the measurement and disclosure problem associated with cash, receivables, fixed assets, and intangibles. Special emphasis on financial analysis, management of working capital, cost of capital, capital budgeting, long-term financing, dividend policy, and internal financing; AND

D. Fundamental auditing concepts, such as, internal controls, separation of duties, independence of judgment, and verification of accounts; awareness of Generally Accepted Auditing Standards.

OR

CERTIFICATION

Possession of a certificate as a Certified Public Accountant, obtained through written examination in a state, territory, or the District of Columbia.

To qualify for the CU-11 position based on education, you must meet one of the following qualification requirements: You must have successfully completed 3 full academic years of progressively higher level graduate education or Ph.D or equivalent doctoral degree. Such education must demonstrate the knowledge, skills, and abilities necessary for successful job performance in the position to be filled; and include at least 6 semester hours of course work in Accounting or equivalent courses.

NOTE: Alternative Method To Meet Auditing Experience/Education Requirement: For applicants who do not possess the required auditing experience/education, NCUA will allow applicants an opportunity to complete the 3 Semester Hours of coursework in Introductory Auditing (or equivalent course) within 10 months after beginning employment at NCUA. This auditing course must provide instruction in the fundamental auditing concepts such as internal controls, separation of duties, independence of judgment, and verification of accounts; awareness of Generally Accepted Auditing Standards. The NCUA agrees to fund this course, if needed. Failure to successfully complete this course requirement within the required time period is cause for termination of employment at NCUA. The appropriate Regional Director may approve a waiver to extend the 10- month requirement (not-to-exceed a total of 18 months). Decisions are made on a case-by-case basis.

COMBINATION OF EDUCATION AND SPECIALIZED EXPERIENCE

Completion of an equivalent combination of acceptable graduate level education and experience as described above sufficient to equal 100% of the job requirements.

You must meet the qualifications for this position by the closing date of this announcement.

KNOWLEDGE, SKILLS AND ABILITIES (KSAs): Your qualifications will be evaluated on the basis of your level of knowledge, skills, abilities and/or competencies in the following areas:

1. Basic knowledge of the principles, theories, and practices of accounting and auditing as applied to financial institutions.
2. Knowledge of business theory sufficient to understand how credit unions function.
3. Demonstrated ability to evaluate financial statements.
4. Demonstrated ability to produce a written examination report in an understandable format.
5. Demonstrated ability to communicate verbally to obtain requested information, and to persuade other to make changes.
6. Demonstrated ability to plan, organize, and manage work processes by initiating work and by operating independently.

HOW YOU WILL BE EVALUATED:

Your application package will be reviewed for completeness (resume, completed assessment questionnaire, and supporting documentation). You will not be considered if you fail to submit all the required documents as outlined in this vacancy announcement.

If you meet the qualification requirements, your application will be placed in one of three categories:

Best Qualified, Better Qualified, or Qualified. Within these categories, applicants eligible for veterans' preference will receive selection priority over non-veterans.

Do not overstate or understate your level of experience and capability. You should be aware that your ratings are subject to evaluation and verification.

To preview questions please [click here](#).

BENEFITS:

NCUA participates in all Federal Benefits programs including but not limited to: ***Leave, Health Benefits, Life Insurance, Retirement Benefits, Long Term Care and Flexible Spending Account.***

OTHER INFORMATION:

If you are selected for this position at the CU-07, CU-09 or CU-11, you may be non-competitively promoted to the next level through CU-12 level provided that you have fulfilled the necessary qualification requirements including any applicable certification processes. Promotion is not automatic and is conditional on demonstrated ability to perform the higher grade level duties, a current written performance appraisal rating of "fully successful" or better, fulfillment of the necessary qualification requirements, and sufficient work at the higher grade level position.

SALARY: Pay will be set using NCUA's Compensation policy. The salary range shown is NCUA's Local Pay Rate (LPR) which includes a locality rate of 10.32 percent for the Albuquerque, NM geographical area.

NCUA IS A COMPETITIVE SERVICE AGENCY.

HOW TO APPLY:

YOUR APPLICATION MUST BE RECEIVED BY 11:59:59 P.M. EST ON THE CLOSING DATE OF THIS ANNOUNCEMENT.

To apply for this position, click the "Apply Online" button and follow the prompts to create or log in to your USAJOBS account:

1. Submit your resume.
2. Complete the online questionnaire (See "Qualifications and Evaluations" tab).
3. Submit all required documents (see "Required Documents" section).

YOUR RESUME MUST provide specific details as to how your experience meets the specialized experience. Failure to provide details will result in an ineligible rating.

YOUR RESUME MUST support your responses to the online questionnaire. Failure to provide support may result in a lower or ineligible rating.

Requests for extensions will not be granted. If applying online poses a hardship or you encounter problems related to our hiring system, please contact the National Credit Union Administration's Human Resources Office at 703-518-6510 during business hours (7:00 a.m. to 5:00 p.m. EST) to speak with an HR representative who can provide assistance for online applications.

If this vacancy closes today and you are encountering system problems, please fax (703-519-4020) or email (hire@ncua.gov) a complete application package, which includes:

- (1) your resume,
 - (2) your responses to the occupational questionnaire
 - (3) any required documents, and
 - (4) an explanation, with screen prints, of the error that you encountered while trying to apply on-line.
- You will not be considered for this position if you fail to submit all of the above documents. Please put your name and the vacancy number on all documents.

REQUIRED DOCUMENTS:

PLEASE REVIEW THE REQUIRED DOCUMENTS SECTION CAREFULLY AND FOLLOW THESE DIRECTIONS TO ENSURE YOUR APPLICATION IS COMPLETE. PLEASE NOTE:

1. After you have answered the online questionnaire, you will be prompted to submit required documents.
2. You have three options for submitting your documentation: you can upload documents from your USAJOBS account; upload documents from your personal computer; or fax documents. Please follow the system prompts to submit your documents.
3. Not all documents will apply to you and you only need to submit those that are applicable to your situation.
4. Each document type must be uploaded separately.

All required documents must be received by 11:59:59 PM EST on the closing date of the announcement.

REQUIRED DOCUMENTS FOR THIS ANNOUNCEMENT:

(1) VETERANS' PREFERENCE DOCUMENTS (if claiming veteran's preference):

- For 5-Point Preference: DD 214 (Member 4 Copy) or if you are currently active duty: an official statement of service from your command.

- For 10-Point Preference: DD-214 (Member 4 Copy), VA letter and [SF-15](#) for 10-Point preference.

(2) **ICTAP/CTAP:** Federal employees seeking CTAP/ICTAP eligibility must submit proof of their eligibility:

- Copy of agency notice;
- Most recent performance rating; and
- SF-50 noting current position, grade level and duty location.

To be well-qualified and exercise selection priority for this vacancy, displaced Federal employees must receive an 85 or above on the rating criteria for this position. For additional information, click [CTAP](#).

(3) **TRANSCRIPTS:** Unofficial transcripts are acceptable (if qualifying based on education or combination of specialized experience and education) from an accredited college or university recognized by the U.S. Department of Education to verify that you meet the basic education requirement. You must submit a **legible copy** of transcripts or list of college courses with your name, school name, credit or semester hours, major(s), and grade-point average or class ranking. Failure to provide transcripts will result in a loss of consideration for this position. Official transcripts are required upon selection if you qualified based on education. For graduates of foreign universities, an evaluation of all course work from an organization recognized as specializing in interpretation of credentials is required.

AGENCY CONTACT INFO:

Debra Washington

Phone: 703-518-6653

Fax: 000-000-0000

Email: dWASHINGTON@ncua.gov

Agency Information:

National Credit Union Administration

1775 Duke Street

Alexandria, VA

22314

US

Fax: 000-000-0000

WHAT TO EXPECT NEXT:

You will receive an email that your resume has been received from the USAJOBS website. You can check the status of your application by logging back into your USAJOBS account.