



FEDERAL RESERVE BANK OF ST. LOUIS

Consumer Affairs Bank Examiner

Position Description:

The Consumer Affairs Unit of the Federal Reserve Bank of St. Louis is responsible for the enforcement of federal consumer protection laws and regulations for our District's banking institutions. Consumer Affairs examiners assess bank programs for managing regulatory compliance risk, evaluate bank compliance with equal credit opportunity laws and ensure banks meet the credit needs of the communities they serve. Our team of professionals includes former compliance auditors, loan underwriters, community reinvestment act officers, attorneys, fair lending specialists, and Certified Regulatory Compliance Managers (CRCM).

We are looking for experienced professionals who have specialized knowledge and expertise in fair lending, mortgage and consumer lending, the Community Reinvestment Act (CRA), the Unfair and Deceptive Practices Act (UDAP), and electronic banking and can make an immediate impact as they lead teams, tackle emerging banking issues, and assess compliance with consumer laws and regulations. We value clear communications, thorough analysis, sound judgment and the ability to work both independently and as a member of a team.

At the Federal Reserve Bank of St. Louis, you will find the support, coaching, and training it takes to build marketable skills and advance your career. We recognize that your knowledge and skills are your most important assets, and we offer continuing professional development opportunities that will promote professional growth and development at every stage of your career. We invite you to join our growing team of experienced examiners and see all the opportunities that await you!

The successful candidate will work in Little Rock, AR or St. Louis, MO. Flexible work arrangements are available for candidates with specialized expertise.

Job Duties and Responsibilities:

- Travel with an examination team to banks located throughout our District (Overnight travel 30-40%)
- Interact directly with bankers regarding questions related to consumer protection regulations
- Lead and participate on consumer protection compliance or CRA examinations
- Lead or participate on HMDA and CRA data verification examinations
- Examine banks for compliance in deposit or loan operations areas
- Analyze compliance with consumer protection laws and regulations and to assess the bank's overall compliance management program
- Review bank's performance under Community Reinvestment Act
- Assess compliance with fair lending laws and regulations
- Make oral presentations of examination findings to both bank and Federal Reserve management
- Write formal reports summarizing the examination findings and recommendations
- Conduct ongoing monitoring of District banks
- Complete required training in the Federal Reserve Examiner Commissioning Program

Qualifications and Skills:

- Well-developed critical thinking skills, including sound judgment, conflict resolution and the ability to juggle tasks and priorities
- Strong interpersonal and communication skills, with the ability to both act as an enthusiastic team member and to efficiently and effectively lead teams
- Excellent organizational skills and ability to focus on details
- Exceptional written communication skills
- Comfortable with use of computer-based tools, including Microsoft Office applications (Excel, Word, and PowerPoint)
- Two or more years of related bank compliance experience in areas such as CRA, Fair Lending, UDAP, Truth in Lending, or compliance auditing or an Examiner's Commission
- Other relevant backgrounds that might transition well: Banker (loan officer, lending, underwriting, compliance, mortgage, internal audit, or operations), Attorney, Economist, or Banking Consultant
- Bachelor's degree in business or business-related field (finance, business administration, etc.)

The following is required: (1) US citizenship or (2) Permanent resident intending to become a citizen who meets certain other requirements.