



**DEPARTMENT OF
BANKING AND
CONSUMER FINANCE**

4780 I-55 North, Fifth Floor
Post Office Box 12129
Jackson, Mississippi 39211
(601) 321-6901

Job Classification Information	
MSPB Job Title:	Trust Examiner
Functional Job Title:	Trust Examiner
Desired Salary:	\$70,215.91-\$114,468.47

Banking Division - Trust Examiner

About Us

The Mississippi Department of Banking and Consumer Finance (DBCFC) regulates, supervises and safeguards financial institutions chartered and licensed in Mississippi. With a vision of excellence in financial supervision, DBCFC conducts examinations of all state-chartered banks, thrifts, credit unions, independent trust companies, mortgage lenders, small loan companies, insurance premium finance companies, motor vehicle sales companies, pawn brokers, title pledge lenders, consumer loan brokers, check cashers (payday lenders), money transmitters, credit availability companies, and debt management service providers. DBCFC's examinations ensure these industries are in compliance with Mississippi's laws designed to protect its citizens. DBCFC also participates in programs to educate Mississippi's consumers on financial literacy and provides a consumer complaint resolution process.

DBCFC is currently seeking a Trust Examiner to join our Banking Division.

Why Work for DBCFC?

The State of Mississippi offers a comprehensive benefits package to every employee, which is detailed on our [Careers page](#). In addition to this benefits package, DBCFC also offers:

- Competitive salaries with a defined career ladder that outlines potential benchmarks, promotions, and raises
- Annual paid training and certification opportunities. Trust examiners have the opportunity to acquire or attend the following:
 - Certifications:
 - American Bankers Association (ABA) Certified Trust and Fiduciary Advisor
 - Cannon Financial Institute Certified Fiduciary & Investment Risk Specialist
 - Cannon Financial Institute Certified Retirement Plan Professional
 - Conference of State Bank Supervisors (CSBS) Certified Trust Examiner



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- CSBS Senior Trust Examiner
 - Training:
 - Cannon Financial Institute Trust School (multiple courses)
 - CSBS Trust Examiner School
- Four-day work week
- Flexibility to reside anywhere in Mississippi
- Travel opportunities, including some limited out-of-state travel, with reimbursement of most meals, mileage, and lodging expenses.

DBCF offers a challenging work environment, a career development program, and the opportunity to promote the safety and soundness of financial institutions chartered in the state of Mississippi.

Job Description

The Trust Examiner position being offered is mid-career work in conducting Trust examinations of depository financial institutions regulated by the DBCF. Duties include complete and accurate examination of a financial institution's compliance with laws and regulations, and the preparation and review of reports of the examination. This position plans and directs examinations, supervises and trains subordinate examiners, and performs joint bank examinations with representatives of federal banking agencies.

Key Duties and Responsibilities

- Assess the capabilities of the Board of Directors and management to identify, measure, monitor, and control the risks of an institution's trust activities and ensure safe, sound, and efficient operation.
- Assess compliance with all state and federal financial and fiduciary laws, regulations, and interagency guidelines.
- Conduct meetings with management to communicate supervisory concerns and recommended corrective actions.
- Draft a Report of Examination and assign composite and component ratings using the Uniform Interagency Trust Rating System (UITRS).
- Coordinate with or assist examiners and representatives of the Federal Reserve Bank, Federal Deposit Insurance Corporation (FDIC), and CSBS.



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Qualifications

Preferences

Preference will be given to those with a bachelor's degree in banking studies or finance and who have professional work experience in banking, financial analysis, accounting, or trust operations and management. The CSBS Certified Trust Examiner and ABA Certified Trust and Fiduciary Advisor certifications, or similar designations, are also preferred.

Minimum Requirements

Education and Experience

Bachelor's degree and a minimum of five years of relevant experience working in the field of Trust management, oversight, or administration; or six or more years of experience working in the field of Trust management, oversight, or administration with a minimum of three years as a bank examiner, bank officer, or bank employee.

Knowledge and Skills

- Knowledge of trust activities and applicable federal and state laws and regulations.
- Knowledge of Employee Retirement Income Security Act (ERISA) rules and FDIC Statement of Principles of Trust Department Management.
- Understanding of trust account types and applicable retirement products a fiduciary can manage.
- Ability to analyze records and processes to identify areas of risk, supervisory concerns, and violations of applicable laws and regulations.
- Ability to accurately communicate findings and conclusions through both written reports and oral presentations.
- Proficient in the use of Microsoft technologies (e.g., Word, Excel, PowerPoint, Outlook, SharePoint, and Teams).

Working Conditions and Requirements

- All candidates must currently reside in or be willing to relocate to Mississippi.
- All candidates must possess a valid driver's license and reliable transportation as overnight travel during the week is required.



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- All candidates must undergo a criminal background and credit report check.
- An in-person interview is required to be considered for this position.
- This is a non-remote position.