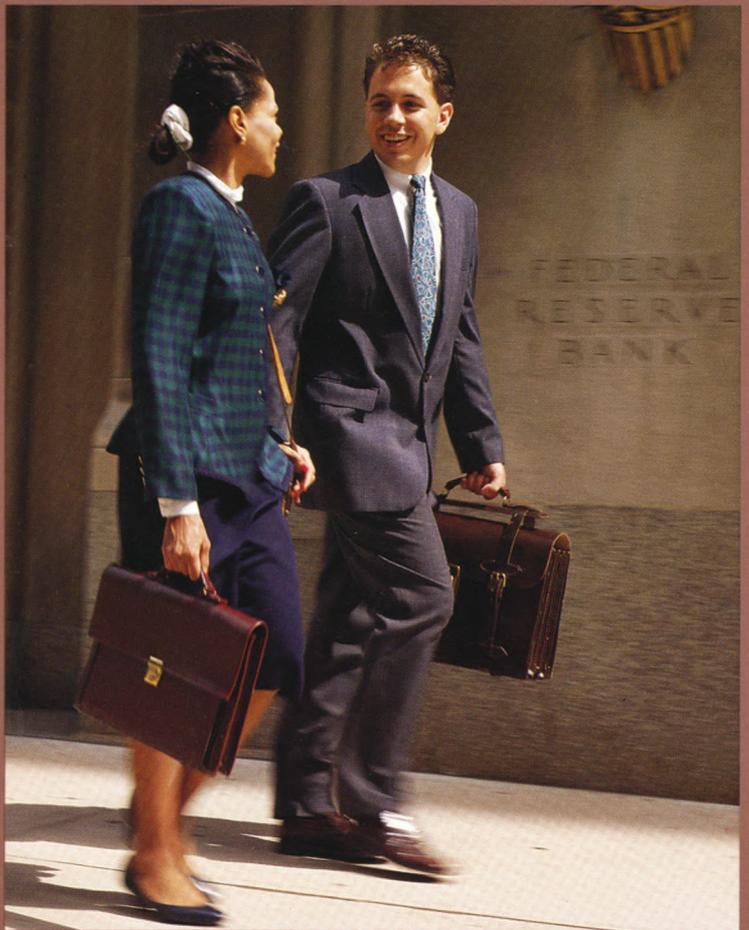


# GOING PLACES

Want to go places  
in your career?  
Become an examiner  
for the  
Federal Reserve System...  
and discover  
the fascinating,  
fast-changing world  
of banking.



# **Federal Reserve System**

## **Examiner...**

### **a challenging career**

### **in a changing industry**

There's never been a more exciting time to be a part of banking. Acquisitions and consolidation...reorganization and reform... new products and markets...and more are changing the face of the entire industry.

Today, as bankers compete to create new strategies for profitability, examiners are needed to make sure our financial institutions are safe, sound and strong.

The Federal Reserve System is the primary federal regulator of bank holding companies and state member banks; its examiners play a major role in maintaining the public's confidence in financial institutions.

In the Eighth District, banking institutions are supervised by examiners from the Federal Reserve Bank of St. Louis. By joining our staff of professional, commissioned examiners, you can help us assess banking practices throughout the district – and, you can make an important career choice too.

9/10/91 Susan Nag

***In the know...***

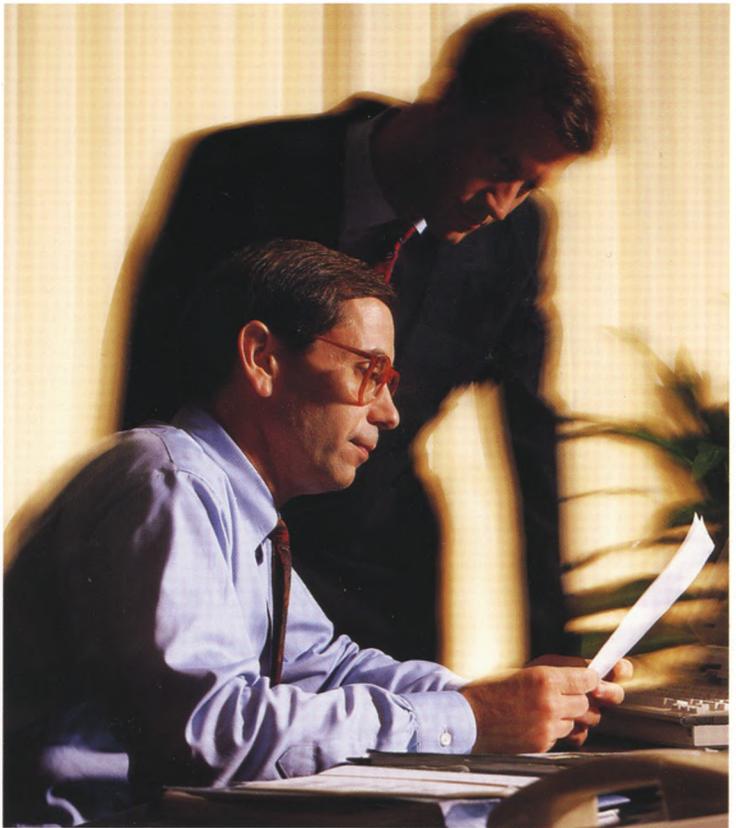
As a Federal Reserve examiner, you will gain a comprehensive knowledge of the region's banking industry. This broad exposure includes both office and field experience, plus classroom training in Washington, D.C. sponsored by the

Federal Reserve System and the Federal Financial Institutions Examination Council.

You will begin your career as an assistant examiner and earn your way to a full examiner's commission. Along the way you will gain an understanding of the different aspects of supervision and regulation and have the opportunity to

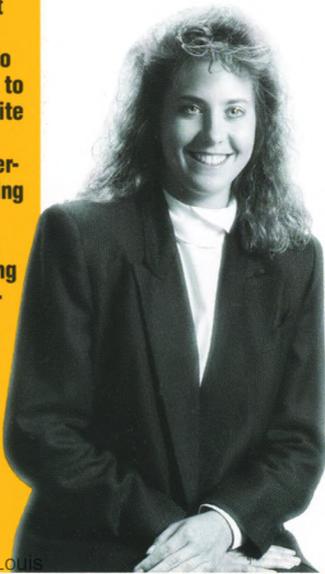
specialize in one or more of these critical areas:

- commercial bank examinations
- bank holding company inspections
- trust examinations
- consumer affairs examinations, and
- acquisition and merger analysis.



**Lindsay Sweeten,  
Assistant Examiner**

**"My first assignment as an assistant examiner was to fly to Louisville, Kentucky, to participate in an on-site review. At first I was apprehensive, wondering just what examining a bank really means. But in a short time, I became a contributing member of the examining staff, working with my colleagues as a team."**



**... on the road...**

Your knowledge of the banking industry increases with on-site safety and soundness reviews. This variety-packed aspect of the examiner's job will absorb most of your time—and take you from one-bank communities to major metropolitan areas throughout the Eighth District.

During on-site reviews, you and the other members of your examination team will confer directly with CEOs and other decision-makers in order to:

- appraise the quality of the institution's loan portfolio and other assets;
- analyze key factors such as capital, earnings, liquidity and interest rate sensitivity;

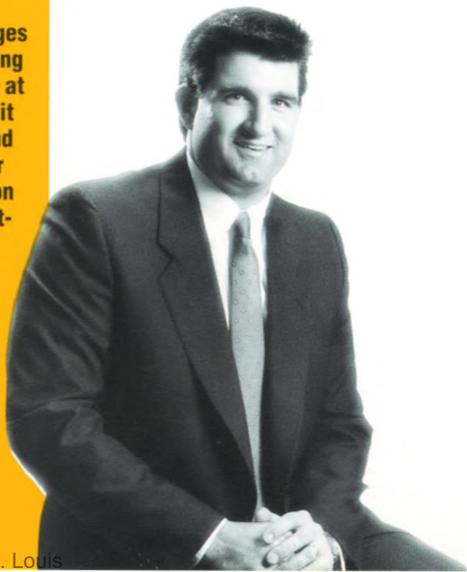
- evaluate internal operations, policies and management; and
- review compliance with banking laws and regulations.

Afterward, you will make presentations about your findings to the banks' officers and contribute to final reports for the Federal Reserve Board.



**Gary Corner, Examiner**

**"I was promoted to examiner after several years as an assistant examiner and have seen dramatic changes in banking. As banking continues to change at an escalating pace, it has become more and more challenging for examiners to function effectively. I find satisfaction as a bank examiner knowing I'm contributing to society by helping to ensure financial stability."**



**... and up  
the ladder**

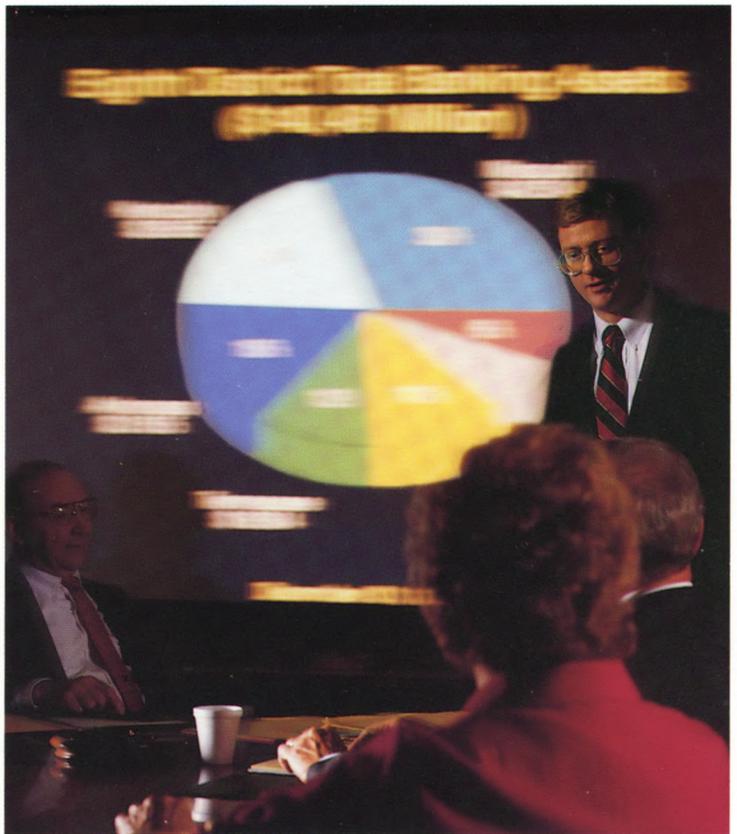
Federal Reserve examiners enjoy an ongoing sense of accomplishment by completing an on-site review every few weeks. And there is a lot of satisfaction in knowing these reviews protect the region's financial stability.

Besides competitive compensation and travel allowance, Federal Reserve examiners receive benefits including comprehensive medical, dental and eye care coverage; deferred compensation and other savings plans; vacation and sick pay; and tuition reimbursement.

Above all, by joining our Banking Supervision & Regulation Division, you can set yourself on a clearly defined career path — straight up to the rewarding, respected position of a commissioned examiner of the Board of Governors of the Federal Reserve System.

**Joan P. Cronin, Senior Vice President, Banking Supervision & Regulation Division**

**"The Supervision & Regulation Division is always seeking talented, motivated individuals to join our team of professional examiners. We offer excellent job progression, outstanding benefits and an exciting atmosphere in the midst of a changing industry. I invite you to contact us today and explore a challenging new career as an Eighth District examiner."**



***Start going places as a Federal Reserve examiner!***

If you meet the following requirements, we have a career for you:

- a bachelor's degree with at least 12 hours of accounting and a concentration in finance, economics or related field;
- superior analytical skills to review financial reports and related information;
- excellent oral and written communication skills;
- the highest integrity;
- a willingness to take initiative and manage your own time; and
- a desire to travel.

**Want more information? Call or write: Banking Supervision and Regulation Division, P.O. Box 442, St. Louis, MO 63166, (314) 444-8439. And start going places with the Federal Reserve Bank of St. Louis!**



The Federal Reserve Bank of St. Louis is an Equal Opportunity Employer.