An Equal Opportunity/Affirmative Action Employer

Announcement of Intention to Fill a Job Vacancy

Consumer Examinations Unit Fair Lending Team Lead
(Director Financial Services Programs 1, SG-31)

Location: One State Street, New York City **Business Unit: Consumer Examinations Unit**

Negotiating Unit: Professional, Scientific and Technical (PEF)

Please note that a change in negotiating unit may affect your salary, insurance and other benefits.

Salary: The starting salary for this position is $137,163 with periodic increases up to $166,974

Positions located within the New York City metropolitan area, as well as Suffolk, Nassau, Rockland, and Westchester Counties, are also eligible to receive an additional $4,150 annual downstate adjustment.

Appointment Status: Permanent

Appointment to this position is pending Governor Appointment's Office and Division of Budget approval.

The New York State Department of Financial Services seeks to build an equitable, transparent, and resilient financial system that benefits individuals and supports business. Through engagement, data-driven regulation and policy, and operational excellence, the Department and its employees are responsible for empowering consumers and protecting them from financial harm; ensuring the health of the entities we regulate; driving economic growth in New York through responsible innovation; and preserving the stability of the global financial system.

The Department of Financial Services is seeking candidates for the position of Consumer Examinations Unit Fair Lending Team Lead in Consumer Examinations Unit. Duties include, but are not limited to, the following:

- Oversee CEU's Fair Lending Compliance Specialist team
- Train and mentor junior Fair Lending Specialists and examiner trainees
- Monitor workflow of the entire examination process
- Ensure fair lending exam findings are appropriately analyzed to determine whether patterns of discriminatory practices exist
- Provide guidance to examiners on fair lending matters, resolve complex issues and ensure consistent application of regulatory requirements and examination procedures.
- Lead fair lending calls with Examiners in Charge (EIC) and Institutions related to fair lending plan issues.
- Manage meetings with EIC and examiners regarding file selection concerns, trends and patterns concerning disparities among the protected class.
- Review and approve examiner reports and comparative file reviews.
- Evaluate statistical analyses of banks and non-banks to identify disparities among protected and non-protected class.
- Work with CEU's data team to develop models for examination data file sampling.
- Assist in developing the appropriate risk-based focus of CCFL examinations by determining which products should be reviewed.
- Review and evaluate CEU-related consumer complaints.
- Act as the Fair Lending Subject Matter Expert across DFS by responding and resolving complex fair lending concerns.
- Analyze fair lending plans submitted from all units across DFS to determine if they are compliant with New York State industry letters.
- Own and develop CEU's Fair Lending procedures and internal policies

- Participate in CEU examiner interview panels
- Other duties, as assigned

Preferred Qualifications

- Extensive experience in the Consumers Examinations Unit particularly with Fair Lending analysis
- Ability to lead a team independently
- Knowledge of all CEU related regulations
- Being able to offer constructive criticism
- Keen attention to adhering to deadlines

Appointment Method:

Candidates must meet the minimum qualifications listed below in order to be eligible for appointment.

Non-Competitive: Eleven years of financial services experience** with **EITHER** a regulated entity who has a regional, national, and/or international presence; **OR** a governmental regulatory entity. This experience must include practical and technical knowledge about State, federal and/or international financial services laws, rules and regulations. Two years of the experience must have been at a managerial level.

Substitutions: An associate degree may substitute for two years of experience; a bachelor's degree may substitute for four years of experience; a master's degree may substitute for five years of experience; and a doctorate may substitute for six years of experience.

** Qualifying professional financial services experience is defined to include, but may not be limited to related experience gained with public accounting/auditing firms; cyber security and intrusion detection/mitigation firms; law firms, lobbying firms and consulting firms/companies; risk assessment, asset hedging and loss control firms; commodities markets, virtual currency and credit scoring; currency markets/exchanges, bond markets, stock markets and money markets; hedge funds, mutual funds, investment houses and rating firms; business valuation, stock valuation, and cash management; wealth management, wealth portfolio, and trust companies/corporations; firms with a nexus to corporate mergers, acquisitions, management and accounting; mortgage backed securities, swaps and swap valuation; underwriting, policyholder services and claims services; workers' compensation, income protection plans, gap insurance and liability coverage; property/casualty insurance, life insurance and health insurance; retirement/savings plans such as social security, pension plans, Roth IRA, 527 Plans, 401(k) Plans, 403(b) Plans, annuities and related income tax savings vehicles; fair lending practices and urban analysis; public finance/financial management and taxation, central bank, tax, tariff and trade; and monetary policy, monetary reform and investment theory.

To Apply: Interested qualified candidates must submit a resume and letter of interest **no later than November 4, 2026** to the email address listed below. Please include the Box # **(Box CEUFLTL-DFSP1-10017)** in the subject line of your email to ensure receipt of your application. **Email submissions are preferred.**

Please be advised that the New York State Department of Financial Services does not offer sponsorship for employment visas.

Nathan Keiper
Box CEUFLTL-DFSP1-10017
New York State Department of Financial Services
Office of Human Resources Management
One Commerce Plaza, Suite 301
Albany, NY 12257
Email: NCE.Notifications@dfs.ny.gov
Fax: (518) 402-5071

All candidates that apply may not be scheduled for an interview.

Public Service Loan Forgiveness

Employment with New York State qualifies an individual for Public Service Loan Forgiveness (PSLF). This program forgives the remaining balance on any Direct Student Loans after you have made 120 qualifying monthly payments while working full-time for a U.S. federal, state, local, or tribal government or not-for-profit organization. To learn more about the program and whether you would qualify, please visit: https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service

AMERICANS WITH DISABILITIES ACT: REASONABLE ACCOMMODATIONS

Under the Americans with Disabilities Act (ADA), the Department of Financial Services is required to provide reasonable accommodation for known physical or mental limitations of an otherwise qualified applicant with a disability if an accommodation would enable the applicant to perform the essential functions of the job. If the accommodation would constitute an undue hardship on the operations of the agency, the agency is not required to provide it.

All people with disabilities are encouraged to apply to all jobs for which they meet the minimum qualifications.