



## AVP Compliance/BSA Officer

<b>Department:</b>	Operations
<b>Reports To:</b>	VP/ Chief Operations Officer
<b>Classification:</b>	Exempt, G14
<b>Pay:</b>	(\$90,430.07 - \$113,037.58 - \$135,645.10)
<b>Type:</b>	Full Time
<b>Location:</b>	Glendora, CA

### Purpose:

Develop, implement, and administer all aspects of the credit union's compliance management program. Plans, organizes, and controls the credit union's day-to-day administrative, lending, and operational compliance activities; BSA, Anti-Money Laundering OFAC, CIP, Financial Elder Abuse Reporting, and privacy. Collaborates with the Chief Operations Officer in the overall administration of these directives for the credit union.

### Major Duties and Responsibilities:

- Works independently to ensure the company is compliant with laws, regulations, and rules governing operations and product offerings.
- Monitors and reports compliance developments, efforts, and results. Provides guidance for the Board and senior management team on matters relating to compliance.
- In consultation with senior management, implement all necessary actions to ensure the achievement of the objectives of an effective compliance program.
- Participates in various committees, audits, and examinations.
- Conducts periodic internal reviews with federal and state regulations, including OFAC regulations, AML/BSA Know Your Customer (KYC) requirements, CFPB consumer protection regulations, federal Electronic Fund Transfer Act (EFTA)/Regulation E, and payment network operating rules.
- Prepares accurate, objective, transparent, concise, constructive, and timely written audit reports as requested or required.
- Develops, initiates, maintains, and revises policies and procedures for the general operation of the Compliance Program and its related activities to prevent illegal, unethical, or improper conduct. Manages day-to-day operation of the Program.
- Collaborates with other departments to direct compliance issues to appropriate existing channels for investigation and resolution. Consult with the corporate attorney(s) as needed to resolve difficult legal compliance issues.
- Monitors, and as necessary, coordinates compliance activities of other departments to remain abreast of the status of all compliance activities and to identify trends.
- Identifies potential areas of compliance vulnerability and risk; develops/implements corrective action plans for resolution of problematic issues and provides general guidance on how to avoid or deal with similar situations in the future.
- Stay updated on changes in laws, regulations, and industry guidelines relevant to the bank. Conduct research and analysis to interpret regulatory requirements and assess their impact on the bank's compliance obligations.
- Works with the Human Resources Department and others as appropriate to develop an effective

compliance training program, including appropriate introductory training for new employees as well as ongoing training for all employees and managers.

- Monitors the performance of the Compliance Program and relates activities on a continuing basis, taking appropriate steps to improve its effectiveness.
- Performs other duties as assigned and/or warranted.

### **Essential Functions:**

- Ability to perform duties outlined under “Major Duties and Responsibilities.”
- Ability to communicate clearly and to be understood.
- Ability to deal with sensitive and confidential information.

### **Qualifications and Educational Requirements:**

- A Bachelor's degree is required; a Master's is desired.
- 10+ years of relevant experience in a financial crime compliance role at a bank, credit union, or payments firm.
- Considerable experience in the preparation and writing of SARs/STRs/UARs (Suspicious Activity Reports/ Suspicious Transaction/ Unusual Activity Reports) and analyzing/managing financial crime investigative processes.
- Understanding of Anti-Money-Laundering laws as it pertain to financial services, such as the Bank Secrecy Act (BSA), USA Patriot Act, US Treasury AML and OFAC guidelines, FINCEN, and Suspicious Activity Reporting requirements.
- Subject matter expertise in the Bank Secrecy Act, equivalent state laws, and U.S. sanctions requirements
- Experience advising on and implementing compliant procedures including Know-Your-Customer and Know-Your-Business, Enhanced Due Diligence, transaction monitoring, and drafting Suspicious Activity Reports
- Experience drafting policies and guidance documents for internal and external stakeholders.
- Experience conducting risk assessments and oversight of audits by federal and state regulators, banks, and other third parties.
- Ability to work alongside technical and operations teams to define legal requirements and ensure their effective application.
- Strong Project Management and ability to work well in an autonomous role.

### **Disclaimer:**

The above statements are intended to describe the general nature and level of work being performed by people assigned to this classification. They are not to be construed as an exhaustive list of responsibilities, duties, and skills required for personnel classification. All personnel may be required to perform duties outside of their normal responsibilities from time to time, as needed.

### **ADA Compliance Statement:**

In compliance with the Americans with Disabilities Act (ADA), ACCU stands ready to accommodate any qualified employee with a disability who can perform the essential duties of their position, as long as necessary accommodations for that employee's disability don't cause an undue burden to the credit union.

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