



AVP Compliance

Department:	Operations
Reports To:	VP/ Chief Operations Officer
Classification:	Exempt, G15
Pay:	\$107,703.65 (min.) - \$134,629.56 (mid) - \$161,555.47 (max)
Type:	Full Time
Location:	Glendora, CA

Purpose:

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

Major Duties and Responsibilities:

- Must be able to work independently and as a team to ensure compliance with laws, regulations, and rules governing operations and all product offerings.
- Monitors and reports ongoing developments and provides guidance to/for the senior management team on matters relating to compliance.
- Collaborate with senior management, implement necessary actions to ensure the achievement of objectives related to an effective compliance program.
- Must have strong knowledge of all loan products, policies, procedures, underwriting, processing, funding, post-closing and delivery methods, and applicable federal and state financial regulations related to all consumer/corporate lending and deposit products (including but not limited to Regulations B, C, CC, and Z, RESPA, FCRA, Fair Housing, FACTA, FDPA, and UDAAP).
- Conducts periodic internal reviews to validate 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 (e.g., NACHA, Reg CC and others).
- Prepares accurate, objective, transparent, concise, constructive, recommendations.
- Develops, initiates, maintains, and revises policies and procedures for the general operation of the Compliance Program.
- Consults with the corporate attorney(s) as needed to resolve difficult/complex legal compliance issues.
- 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.
- Stays informed on changes in laws, regulations, and relevant industry guidelines. Conducts research and analysis to interpret regulatory requirements and assess their impact(s).
- 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, managers and volunteers where assigned.
- 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 or equivalent experience in banking and compliance functions.
- 10+ years of relevant experience in a 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 pertains to financial services, such as the Bank Secrecy Act (BSA), USA Patriot Act, US Treasury AML and OFAC guidelines, FINCEN, and Suspicious Activity Reporting (SAR) 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.

Pay Scale:

Our pay ranges are built to allow for candidates with various levels of skills and experience to be considered, as well as to allow room for growth and tenure achieved in this role over time. Typically, new-hire salary offers fall within the minimum to midpoint of a pay range for many candidates. Any offer extended to a candidate will be based upon their unique set of knowledge, skills, education, and experience, as well as internal equity.

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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