AVP Enterprise Fraud

Department:	Operations
Reports To:	Chief Operating Officer (COO)
Classification:	Exempt/ G14
Pay:	$98,538.34 (Min.) - $123,172.93 (Mid.) - $147,807.52 (Max)
Classification/Type:	Full-Time
Location:	Glendora, CA

Purpose:

Under the direction of the Chief Operating Officer, the AVP Enterprise Fraud provides strategic and operational leadership for the credit union's enterprise fraud program. This role is responsible for preventing, detecting, investigating, and mitigating fraud risk across products, channels, and member touchpoints while protecting member assets, reducing losses, supporting regulatory compliance, and preserving organizational trust and reputation.

Major Duties and Responsibilities:

- Lead the design, implementation, and continuous enhancement of the enterprise fraud management program across all products, payment types, delivery channels, and member interaction points.
- Develop and refine fraud strategies, rules, thresholds, and analytical approaches to identify emerging threats, improve detection, and minimize fraud losses.
- Oversee daily fraud operations, including alert monitoring, investigations, case management, escalations, documentation, recovery efforts, and internal and external communications.
- Collaborate on fraud monitoring parameters, decisioning criteria, and control frameworks that align with organizational risk tolerance and operational needs.
- Establish fraud review process where necessary for Vendor Management support.
- Develop, implement, and maintain fraud-related policies, procedures, and escalation protocols in alignment with the credit union.
- Partner closely with Compliance, BSA, Information Security, Operations, Retail, Corporate, Digital, and other business units to strengthen controls, support investigations, and ensure alignment with applicable regulatory and enterprise risk expectations.
- Provide training, guidance, and awareness to employees and members on fraud prevention, scam trends, account protection, and effective response practices.
- Prepare reporting, recommendations, and insights for leadership on fraud trends, loss mitigation opportunities, program effectiveness, and emerging areas of risk, and perform other duties as assigned in support of evolving organizational priorities.

- Perform other duties as assigned. As a smaller institution, this role requires the ability to support a broad range of operational and strategic initiatives. You will be expected to leverage existing expertise & will have the opportunity to continuously expand your knowledge of banking by managing multiple responsibilities as organizational needs evolve.

Expectations:

- Work on-site in accordance with organizational expectations, including regular in-person presence as applicable to the role.
- Demonstrate sound judgment, discretion, and unwavering integrity in handling sensitive matters and regulatory responsibilities.
- Maintain a strong working knowledge of cross-functional credit union operations to collaborate effectively and support broader organizational objectives.
- Maintain flexibility to support business needs, including extended hours or weekend work when required.

Essential Functions:

- Ability to perform the core duties and responsibilities of the position effectively and consistently.
- Ability to communicate clearly and professionally in verbal and written interactions.
- Ability to handle sensitive, confidential, and high-risk information with discretion.
- Ability to manage competing priorities, exercise sound judgment, and deliver results against established objectives.

Qualifications and Educational Requirements:

- Bachelor’s degree in business, finance, criminal justice, or a related field, or an equivalent combination of education and relevant experience.
- Professional certification such as Certified Fraud Examiner (CFE) or a comparable credential is preferred.
- Minimum of eight years of progressive experience within a financial institution, including significant experience in fraud risk management, fraud operations, financial crimes, or related disciplines.
- Demonstrated knowledge of fraud typologies, investigative practices, fraud controls, loss mitigation strategies, and applicable financial services regulations.
- Strong analytical, problem-solving, organizational, and decision-making skills, with the ability to identify trends and translate findings into action.
- Law enforcement background preferred but not required.
- Proven ability to collaborate across departments, communicate effectively with stakeholders at multiple levels, and manage responsibilities in a dynamic, regulated environment.

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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