



Senior BSA Specialist

Department:	Operations / Compliance
Reports To:	AVP of Compliance
Classification:	Exempt
Pay Grade:	12
Salary Range:	\$73,973.56 (min.) - \$92,466.95 (mid.) - \$110,960.34 (max)
Location:	Glendora, CA

Purpose:

Under moderate supervision, and through collaborative efforts, the BSA Sr. is responsible for identifying and reporting high-risk transactions and researching and resolving suspicious activities. Assists the Compliance Officer to ensure compliance with the Bank Secrecy Act (BSA)/Anti Money Laundering (AML) program and related regulations.

Major Duties and Responsibilities:

- Completes BSA/AML/Fraud investigations which have been escalated from an alert level review.
- Performs daily review and monitoring of the Verafin AML system cases to identify trends, unusual and/or suspicious activity, and to monitor large currency transactions. Researches and resolves cases and conducts investigations within the system.
- Uses Verafin system, as well as various reports, logs, and transaction data to determine if member transactions are suspicious in nature, such as kiting, structuring of cash deposits, fraudulent deposits, etc.
- reviews potentially fraudulent activity and determines if the activity meets the criteria for a regulatory requirement.
- Reviews manual reports related to currency transaction reports and takes any actions necessary, including, but not limited to, filing CTRs.
- Responsible for the preparation and submission of Currency Transaction Reports within required timeframes.
- Conducts investigations relating to suspicious activity and drafts Suspicious Activity Reports, when applicable, within required timeframes.
- Assists in the development, revision, or review of credit union policies and procedures to comply with legislative and regulatory changes or new requirements when instructed to do so by the BSA Officer.
- Assists in special projects and tasks for the department as directed.
- Maintains current knowledge of the Bank Secrecy Act and all related anti-money laundering and OFAC regulations.
- Other duties, and manual or Ad hoc assignments as assigned.

Expectations:

- Maintains up-to-date knowledge of the policies, procedures, rules, and regulations that govern the

Credit Union operations.

- Ensures compliance with all Credit Union member service standards.
- Exercise sound business judgment.
- Adhere to the principles and requirements of all applicable laws and regulations relating to your position and your ACCU employment, including but not limited to the Bank Secrecy Act (BSA), the anti-terrorism procedures of the Office of Foreign Asset Control (OFAC), and the Anti-Money Laundering (AML) provisions of the USA Patriot Act.

Essential Functions:

- Ability to perform duties as 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:

- Bachelor’s Degree or equivalent experience
- Must have 3-5 years of related experience in a financial institution.
- Strong analytical, problem solving and organizational skills.
- Ability to identify gaps and/or risk exposure in credit union controls.
- Ability to multi-task and meet deadlines.
- Ability to present information or solutions in a clear and concise manner.
- Strong written and verbal communication skills
- Ability to maintain confidentiality.
- Proficient computer knowledge, with experience in Microsoft Word and Excel

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 of 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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