

| JOB DESCRIPTION | |
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| JOB TITLE: BSA Analyst and Operations Specialist | NON-EXEMPT |
| REPORTS TO: AVP/BSA Officer and Compliance Specialist | DEPARTMENT: 140 - Compliance |
| <p align="center">GENERAL SCOPE / SUMMARY</p> <p>A brief description that summarizes the overall purpose and objectives of the position, the results the incumbent is expected to accomplish and the degree of freedom to act.</p> | |
| <p>The BSA Analyst assists in the implementation and administration of all aspects of the Bank Secrecy Act compliance program and assists with various assignments supporting the Compliance Program of the bank, under the guidance of the AVP, BSA Officer and Compliance Specialist. This position performs various quality controls reviews and monitoring pertaining to the Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering Program, OFAC, and Customer Identification Program compliance using industry standard and regulatory guidance to ensure the Bank's compliance efforts are maintained on a daily basis. Advises the AVP/BSA Officer and Compliance Specialist or other senior BSA staff of emerging compliance issues and assists the Bank in the establishment of controls to mitigate risks. Assists the AVP/BSA Officer/Compliance Specialist and senior BSA staff in ensuring department activities run smoothly and efficiently. The position of BSA Analyst is required to be fully knowledgeable and skilled in all areas of the BSA department.</p> <p>The Operations Specialist will primarily be responsible for the input, verification, release of outgoing wires and the verification, release of incoming wires. The incumbent will also assist with lockbox processing on heavy days and any other Central Operations functions as assigned. The Operations Specialist will support the Central Operations Department assignments and special projects under the guidance of the AVP/Central Operations Manager.</p> | |
| <p align="center">ESSENTIAL DUTIES and RESPONSIBILITIES</p> <p>The tasks, duties and responsibilities of the position that are most important to get the job done.</p> | |
| <p>BSA/COMPLIANCE</p> <ol style="list-style-type: none"> 1. Maintain current knowledge of all federal and state laws and regulations, along with the Bank's policies and procedures. 2. Performs daily review, monitoring, and analysis of various reports, logs, and transaction data to identify trends, unusual activity, and monitor large currency activity; determines if transactions are suspicious in nature, such as kiting, significant changes in balances, cash structuring in deposits, loans payments, and certificate of deposit purchases, wire or ACH transfers, monetary instrument sales, new account openings, etc. 3. Maintains current knowledge of the Bank Secrecy Act and all related anti-money laundering and OFAC regulations. 4. Assists in the development, coordination, and facilitation of training programs to educate bank personnel about BSA related compliance requirements and procedures. 5. Assists in the development and implementation of bank forms, notices and procedures and monitoring processes for compliance with the Bank Secrecy Act, OFAC and relation regulations. 6. Assists in the compliance with 314(a) and 314(b) (PATRIOT Act) responsibilities. 7. Assists in the monitoring of account activity for suspicious patterns and activity, conducts suspicious activity report investigations, high risk customer/account reviews, and recommends when to file Suspicious Activity Reports (SARs). May assist in the filing of the SARs when necessary. 8. Assists with New Account Business Risk Profiles. | |

9. Assists in the preparation and submission of all Currency Transaction Reports (CTRs) within required timeframes.
10. Performs customer and transaction analytics to identify trends and possible suspicious activity.
11. Assists in the preparation of the BSA Risk Assessment and the updates quarterly.
12. Assists in the administration of the automated BSA/AML/Fraud system, researches and resolved alerts and conducts investigations within the system.

OPERATIONS SPECIALIST

13. Perform wire input for all modes of receipt, warehouse and lending operations.
14. Perform call backs on outgoing Banklink or BOB wires following the instructions outline in the associated wire agreement.
15. Verification and Release of all types of incoming wires, foreign and domestic.
16. Backup and relief for processing of Lock Box Payments as needed.
17. Perform other duties within the Central Operations as assigned.

General Compliance

18. Provides assistance to the Compliance Department when needed.
19. Maintains a proficient knowledge of all applicable rules and regulations.
20. Assists in the research of regulatory issues to compliance questions from Bank personnel, using legal and regulatory reference materials, regulatory agencies, as appropriate.
21. Assists in special projects and tasks for the department as directed.
22. Assists in the development, revision or reviews of bank policies, procedures, disclosures, notices, and forms to comply with legislative and regulatory changes or new requirements.
23. Assists with self-assessments as needed. May assists in the preparation and coordination of independent audits and regulatory examinations.

SECONDARY / NONESSENTIAL FUNCTIONS

The desirable, but not necessary, aspects of the job.

N/A

SUPERVISORY RESPONSIBILITIES

The scope of the person's authority, including a list of jobs that report to the incumbent. List the position titles and number of employees directly supervised and indirectly supervised.

N/A

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| <p style="text-align: center;">DECISION MAKING</p> <p>Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.</p> |
| <p>Requires continuous exercise of judgment following broad guidelines. Identifies and selects complex choices of action where standard practices may not exist. Must be able to accommodate detailed work, problem solving, reasoning, math, presentations, verbal communication, written communication, analytical reasoning, training others, multiple concurrent tasks and constant interruptions.</p> |
| <p style="text-align: center;">JOB DIMENSIONS</p> <p>List specific examples of responsibility that this job has for company assets, such as revenues, capital expenditures, budget responsibility, financial responsibility, etc.</p> |
| <p>Ability to deal with routine problems involving multiple facets, variables, and situations where only limited standardization exists.</p> |
| <p style="text-align: center;">BANK SECRECY ACT REQUIREMENTS</p> |
| <p>Responsible for adhering to the reporting and recordkeeping requirements of the Bank Secrecy Act and Anti-Money Laundering rules and regulations, observing economic sanctions by prohibiting transactions as specified by the Office of Foreign Asset Control (OFAC), following the bank's customer identification program (CIP) rules, observing all Bank policies and procedures relating to BSA, OFAC, CIP, and related acts, and participation in ongoing related training.</p> |
| <p style="text-align: center;">KNOWLEDGE, SKILLS and ABILITIES REQUIRED (<i>MINIMUM QUALIFICATIONS</i>)</p> <p>The specific minimum competencies (education and experience) required to perform this job successfully. An individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.</p> |
| <ol style="list-style-type: none"> 1. Understanding of legislative and regulatory processes 2. Familiarity with all functional areas of banking 3. Excellent oral and written communication skills 4. Comprehensive understanding of general banking compliance regulations and laws 5. Comprehensive understanding of general banking operations activities, products, and services 6. Ability to proactively identify and assess potential concerns and risks 7. Ability to resolve issues, work independently, and meet deadlines 8. Persuasive and team-oriented 9. Ability to communicate effectively with staff at all levels 10. College degree, or equivalent banking experience 11. Five years general banking or regulatory agency experience, with an emphasis in compliance and/or operations 12. Basic knowledge of Bank administration, lending and operations products and services; related state and federal laws and regulations and other Bank operational policies and procedures 13. Effective verbal, written, and interpersonal communication skills with the ability to instruct others, train personnel, write reports, correspondence and procedures, and speak clearly to customers and employees |

14. Good organizational and time management skills

WORK CONDITIONS

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Standard office environment with a moderate noise level.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is:

- Regularly required to talk or hear.
- Required to sit for long periods and reach with hands and arms.
- Occasionally required to stand; walk.
- Occasionally required lifting up to 25 pounds.

The vision requirements include ability to adjust focus and close vision.

Management reserves the right to add to, change and revise this description at any time. This description does not include any marginal functions that are incidental to the essential functions. Also, it does not imply that these are the only tasks to be performed by the incumbent. Employees are required to follow any other job-related instructions and to perform any other job-related tasks requested by their supervisor. Any requirement may be modified to reasonably accommodate individuals with disabilities.