**JOB DESCRIPTION**

**Name:**

**JOB TITLE:** Compliance Analyst  
**CORPORATE TITLE:** N/A  
**EXEMPT:** No  
**REPORTS TO:** VP, Compliance Officer; Lending Compliance Officer  
**DEPARTMENT:** Compliance #140

### GENERAL SCOPE / SUMMARY

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.

**Primary Responsibilities:** Assist the Compliance Officer in the execution of the Bank’s compliance program by performing regulatory compliance reviews that test and monitor the compliance with banking laws and regulations. Provide support to the Compliance Officer and Lending Compliance Officer in assessing compliance with applicable regulatory and statutory requirements. Use software to perform analysis of lending data, loan quality, and lender performance. Use external and internal resources to understand the subject matter and meet with Management and staff to assist in the completion of other assigned projects or duties, as assigned by the Compliance Officer, in support of the Compliance Program objectives. Provide support to the department in responding to the business units regarding day-to-day operational compliance questions.

### ESSENTIAL DUTIES and RESPONSIBILITIES

The tasks, duties and responsibilities of the position that is most important to get the job done.

- Maintain current knowledge of all federal and state laws and regulations, along with the Bank’s policies and procedures.
- Refrain from harming consumers with any act that could be misleading, unfair, deceptive, or abusive in act or practice.
- Assist in compilation, maintenance, and analysis of lending data for HMDA and fair lending recording and reporting.
- Assist in lending-related self-assessments to ensure compliance with all regulatory requirements, including state, federal, and HUD/FHA.
- Utilize Excel to help develop forms and compliance checklists for transactional compliance audits.
- Evaluates internal processes and collaborates with process owners to develop and implement procedures and controls that align with organizational efficiency and risk mitigation objectives.
- Partners with the Commercial and Residential lending divisions in order to help the business units understand new regulations and enforcement actions.
- Researches and interprets existing and emerging regulations and makes procedure recommendations.
- Develops and maintains positive relationships within related business units to ensure partnership approach to compliance risk management.
- Identifies and professionally escalates matters requiring Compliance management attention.
- Assists in the development of policies, procedures and training, as needed, to comply with state and federal regulations.
- Assemble necessary information, work papers, and documents for internal audits.
- Ensures that records are in order and comply with regulatory and internal record retention requirements.
- Keeps abreast of industry changes in an effort to assist Compliance management.
- Conducts research for use in third-party due diligence reviews.
- Performs backup for BSA and Compliance Specialist as needed.
- Assist lending business units in ensuring compliant operations.
- Provide loan quality and lending performance analysis of the Bank’s correspondent lenders.
## 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.

None

## DECISION MAKING
Give several examples of the types of decisions or recommendations made in performing the responsibilities of this job.

None

## JOB DIMENSIONS
List specific examples of responsibility that this job has for company assets, such as revenues, capital expenditures, budget responsibility, financial responsibility, etc.

None

## BANK SECRECY ACT REQUIREMENTS
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.

## KNOWLEDGE, SKILLS and ABILITIES REQUIRED (MINIMUM QUALIFICATIONS)
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.

- College degree or equivalent experience.
- Excellent PC skills, including Excel, Word, and Powerpoint.
- Excellent time management, organizational, and problem-solving skills
- Ability to manage several assignments/project simultaneously.
- Positive attitude and strong initiative.
- Familiarity with banking laws and regulations, particularly Bank Secrecy Act, USA Patriot Act, and fair lending laws.
- Minimum 1-2 years in bank compliance or audit preferred.
- Ability to work efficiently and productively, with others or independently.
- Strong written and oral communication.
**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.
- Regularly required to stand; bend, stoop, walk.
- Regularly required to lift 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.