



# TOPCU

## ***Compliance Officer - Position Description***

<b>Reports to:</b>	VP of Member Services	<b>FLSA:</b>	Salary - Exempt
<b>Location:</b>	Main Branch	<b>Status:</b>	Full-Time
<b>Reviewed:</b>	11/16 (approved: J. Gamboa)	<b>Created:</b>	12/11 (updated: 8/16)
<b>Supervises:</b>	N/A		

### **POSITION SUMMARY**

This position exists to administer, direct and supervise all areas of compliance and security to ensure the credit union is in compliance with all applicable regulations and laws including but not limited to programs, policies, procedures, disclosures, contests, marketing materials and training content. The Compliance Officer will constantly watch for emerging trends in the compliance realm, and be proactive in implementing positive changes. Provide consistent, exceptional service to internal and external members. Situations can move quickly from low stress to high stress and can require long and flexible hours. These work hours include weekends & holidays. This position meets the salary requirements stipulated by the DOL in regards to the FLSA Administrative exempt requirements.

### **ESSENTIAL FUNCTIONS**

- Compliance Officer
  - Development, implement and administer a compliance program that effectively addresses the requirements of applicable laws and regulations.
  - Perform research to remain knowledgeable of applicable rules, regulations and statutory requirements.
  - Share knowledge and information with appropriate departments and follow up with any necessary audit findings and recommendations to ensure adherence to laws and regulations.
  - Proactively identify and communicate deficiencies or issues related to compliance and provide guidance in the development of alternative solutions.
- Bank Secrecy Act Officer
  - Development, implement and administer all aspects of the Bank Secrecy Act Program to maintain ongoing mandatory compliance.
  - Mandatory compliance of all BSA/AML regulations, forms and procedures
  - Perform various quality control reviews and monitoring in the area of Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering, OFAC and Customer Identification Program compliance.
  - Ensure the credit union has a written BSA compliance program that is approved by the Board of Directors.
- Security Officer
  - Chair the Security Committee
  - Development, implement and administer a security program that complies with all applicable laws, rules and regulations, policies and best practices concerning member and employee security.
- Fraud Detection and Prevention
  - Conducts investigations to identify fraud and suspicion of fraud for card disputes, new and existing accounts, returned deposits, counterfeit items, and employee/insider fraud.
  - Establishes and maintains liaison and cooperation with public, private, and law enforcement agencies charged with prevention, detection, and prosecution of fraud.
- Branch Operational Reviews
  - Reviews reports, records and performance monitoring mechanisms informing management of operational activities.

- Coordinates operational activities within the branch to ensure satisfactory passing of operational audits.
- Understand compliance issues, adhere to regulations, and attend training as related to the position
- Perform other duties as assigned
- Mandatory compliance of all BSA/AML regulations, forms and procedures:
  - Maintain awareness of and report suspicious activity
  - Complete annual BSA training
  - Notify immediate supervisor of any substantive discrepancies

## **REQUIRED KNOWLEDGE, SKILLS AND ABILITIES**

### **Knowledge of:**

- Our mission, vision, and values, and communicate it to all members
- Financial institution operations, laws, regulations, products and services
- All applicable state and federal regulations
- TOPCU's policies and procedures
- Microsoft (Word, Excel, Power Point), Windows and all programs/software applicable to department

### **Skills:**

- Excellent analytical and mathematical skills
- Good written and verbal communication skills
- Organizational skills
- Proven problem-solving skills

### **Ability to:**

- Maintain confidentiality
- Express ideas in a clear and concise manner
- Gather, compile and present data in a clear and logical manner
- Work in a fast-paced, highly motivated atmosphere
- Confront difficult issues head on and find positive solutions
- Establish and maintain focus on long-term vision
- Work well with senior management, staff, and vendors
- Challenge the process and those with a higher level of authority

## **MINIMUM EDUCATION, EXPERIENCE AND TRAINING**

- Bachelor's degree preferred
- Five years of experience in a financial institution
- Two years of experience in a similar or related role

### **OR**

- Bachelor's degree; or ten years related experience; or
- Equivalent combination of education and experience

## **PRE-EMPLOYMENT**

Pre-employment Credit Check: Yes

Pre-employment Bondability Check: Yes

Pre-employment Drug Testing Required: Yes

Pre-employment Background Required: Yes

Physical Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Repetitive Motion	Repeating movements of arms, hands, wrists, fingers				X
Talk	Express or exchange ideas verbally			X	
Hear	Perceive sound by ear			X	
See	Obtain impressions through the eye				X
Kneel	Bend legs at knee, come to rest on knees		X		
Crouch/Squat	Bend body down and forward, bending legs and spine		X		
Crawl	Move on hands, knees, and feet		X		
Climb	Ascend/descend ladders, stairs, ramps		X		
Sit	Sit				X
Stand	Stand			X	
Walk	Move about on foot; average distance per shift 3-5 miles			X	
Bend/Stoop	Bend downward and forward by bending spine at waist		X		
Lift	Raise or lower object > 10 lbs. from one level to another		X		
Lift	Raise or lower object > 25 lbs. from one level to another		X		
Carry	Transport an object		X		
Push	Press with steady force, thrust objects forward, downward, outward		X		
Pull	Drag or tug objects		X		
Turn/Twist	Move a body part in circular motion		X		
Balance	Exceeding ordinary body equilibrium	X			
Reach	Extend hands and arms in any direction		X		
Handle	Seize, hold, turn with hands		X		
Distinguish Color	Ability to distinguish color		X		
Fingering	Picking, pinching, typing, or otherwise with fingers rather than whole hand				X
Grasping	Applying pressure to an object with the fingers and palm			X	
Feeling	Perceiving attributes of objects, such as size, shape, temperature, or texture	X			
Mental / Cognitive Activity	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Communication	Comprehend and use basic language, either written or spoken, to communicate information and ideas				X
	Comprehend and use technical or professional language, either written or spoken, to communicate complex ideas				X
Calculation	Perform numerical operations using basic counting, adding, subtracting, multiplying, or dividing				X
	Perform complex quantitative calculations or reasoning using algebra, geometry, statistics, or abstract symbols				X
Problem Solving	Formulate and apply appropriate course of action for routine or familiar situations			X	
	Use logic to define problem, collect information, establish facts, draw valid conclusions, interpret information and deal with abstract variables for unique or unfamiliar situations			X	
Environmental Conditions	Definition	Never	Occasionally (activity or conditions exist 0-2.5 hrs/day)	Frequently (activity or conditions exist 2.5-5.5 hrs/day)	Constantly (activity or conditions exist 5.5+ hrs/day)
Weather And Temperature	Protection from weather conditions but not necessarily from temperature changes				X
	Subject to outside environmental conditions – no effective protection from weather	X			
	Activities occur inside and outside		X		
	Subject to extreme cold (typically below 32°)	X			
	Subject to extreme heat (typically above 100°)	X			

Atmospheric Conditions	One or more of the following conditions that affect the respiratory system of the skin: fumes, odors, dusts, mists, gases, or poor ventilation		X		
	Worker is required to wear a respirator	X			
Noise	Sufficient noise to cause the worker to shout in order to be heard above the ambient noise level	X			
Vibration	Exposure to oscillating movements of the extremities or whole body	X			
Hazards	Proximity to moving mechanical parts, moving vehicles, electrical current	X			
	Working on scaffolding and high places	X			
	Exposure to chemicals	X			
	Exposure to oils: air and/or skin exposure to oils and other cutting fluids	X			
	Worker is required to function in narrow aisles or passage ways	X			
	Worker is exposed to infectious diseases	X			
	Worker is required to function around prisoners or mental patients	X			

#### Physical Requirements Checklist

- ☐ **SEDENTARY**
- Exerting up to 10 pounds of force occasionally and/or a negligible amount of force frequently or constantly to lift, carry, push, pull, or otherwise move objects, including the human body.
  - Sitting most of the time.
- ☒ **LIGHT**
- Exerting up to 20 pounds of force occasionally and/or a negligible amount of force constantly to move objects.
  - Use of arm and/or leg controls requiring greater exertion of force than for sedentary work, and worker sits most of the time.
- ☐ **MEDIUM**
- Exerting up to 50 pounds of force occasionally and/or up to 20 pounds of force frequently, and/or up to 10 pounds of force constantly to move objects.
- ☐ **HEAVY**
- Exerting up to 100 pounds of force occasionally and/or up to 50 pounds of force frequently, and/or up to 20 pounds of force constantly to move objects.
- ☐ **VERY HEAVY**
- Exerting in excess of 100 pounds of force occasionally, and/or in excess of 50 pounds of force constantly to move objects.

*This position description is intended to indicate the basic nature of the position(s) allocated to this class and examples of typical duties that may be assigned. Any one position may not include all of the duties listed, nor do any listed examples include all tasks, which may be found in positions of this class. This position description does not constitute an employment agreement between the employer and employee and is subject to revision by the employer as the needs of the employer change and/or requirements of the job-related duties expand or are updated.*