



TITLE: Compliance & CRA Officer	REPORTS TO: EVP/Chief Operations Officer
DEPARTMENT: Compliance	FSLA: Exempt
Core Behavioral Values: Community, Engagement, Quality, Responsibility, Integrity. <i>These values are based upon our culture and our commitment to the community and are critical to support the mission of the Bank.</i>	
JOB SUMMARY:	
<p>The Compliance & CRA Officer is responsible for overseeing the Bank's comprehensive regulatory compliance programs as well as for acting as the Bank's CRA Officer. This role creates, implements, and leads the regulatory processes and training programs for the Bank; continuously assessing and evaluating the adequacy and effectiveness of internal controls via internal monitoring procedures.</p> <p>The position also ensures appropriate and diligent monitoring of systems, transactions, risk assessments, tracking, internal and external reporting.</p>	
ESSENTIAL FUNCTIONS: <i>(Duties are illustrative and not inclusive and may vary with individual assignment.)</i>	
<p><u>Compliance Program and Internal Audit Oversight:</u></p> <ul style="list-style-type: none"> ➤ Oversee and facilitate all compliance activities for the Bank; directs the Bank's Compliance Program. ➤ Chair the Bank's Compliance, CRA, BSA & Risk Committee. ➤ Serve as a resource for resolution of complex issues and advise Bank staff with Compliance and CRA related questions and problems. ➤ Ensure continued regulatory compliance as Bank's products and services change and evolve. ➤ Review audit findings, investigate deficiencies, make recommendations to Department Manager for addressing deficiencies; provide support to Management in identifying and implementing actions to address deficiencies. ➤ Perform annual Risk Assessments for UDAAP, Fair Lending, and other regulations as required. ➤ Maintain all related policies and procedures. <p><u>CRA Officer Primary Responsibilities:</u></p> <ul style="list-style-type: none"> ➤ Compliance Oversight: The main responsibility is to ensure the financial institution adheres to all provisions of the CRA program and related regulations. ➤ Policy and Procedure Development: develop, implement, and maintain the institution's CRA program, policies, and procedures. ➤ Performance Monitoring and Analysis: monitor and analyze the institution's CRA performance, identifying areas for improvement and recommending corrective actions. ➤ Reporting: prepare and submit CRA performance evaluations and reports to CRA Committee and regulatory agencies. 	

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- CRA Exam Management: assist in the administration of CRA exams conducted by regulatory agencies.
- Internal Collaboration: collaborate with various departments within the Bank, such as lending, retail, and marketing, to integrate CRA objectives into business strategies.
- Training: provide training and guidance to bank staff on CRA regulations and performance requirements.
- Product Development Input: may provide input on new product development to ensure alignment with CRA goals.
- Conducting risk assessments related to Fair Lending and CRA.

Regulatory Monitoring & Examination:

- Maintain expertise in all the required Federal and State compliance programs and regulations; monitor legislative and regulatory developments, investigate implications to current bank operations and programs, and provide recommendations on compliance developments to Bank Management.
- Serve as the primary contact for the independent audit and regulatory Compliance and CRA examinations. Provide all required documentation to the audit staff and regulators within deadlines. Provide reports, information, and questionnaires in support of the FDIC BSA regulatory examination process. Coordinate Bank participation for regulatory compliance review and internal audit process

Training:

- Ensure annual staff and Board Compliance and BSA/AML/OFAC training is sufficient per job group and completed by all employees.

Other:

- Performs other duties as requested.

SUCCESS COMPETENCIES:

- **Accuracy:** Accomplishing tasks by accounting for all necessary steps and actions to eliminate potential for errors, checking processes and tasks for assurance that duties completed are precise and correct.
- **Attention to Detail:** Accomplishing tasks by considering all areas involved, no matter how small; showing concern for all aspects of the job; accurately checking processes and tasks; being watchful over a period of time.
- **Quality and Work Standards:** Setting high standards of performance for self and others, self-imposing standards of excellence rather than having standards imposed.
- **Integrity:** Demonstrates honesty; keeps commitments; maintains confidentiality. Adheres to organizational policies and procedures.

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QUALIFICATIONS:

Education and Experience:

- Bachelor's degree or equivalent work experience
- 7-10 years' experience in banking, with 2-4 years' experience in compliance matters with a focus on Bank regulatory requirements, training, and audit functions.
- Excellent customer service, communication, and organizational skills.
- Strong computer skills and familiarity with various software programs.
- Requires a high degree of self-discipline and the ability to work with minimal supervision.
- Preferred 2-5 years supervisory experience or in a leadership role.
- Strong analytical and computer technology skills using bank systems and software programs, Excel spreadsheets, report preparation, and other tools for analysis and data management.

PHYSICAL DEMAND AND EQUIPMENT USED:

- General office/bank environment.
- Ability to type, read, write, and possess computer and telephone skills.
- Able to sit or stand for extended periods of time.
- Must be able to communicate effectively.

LAST UPDATED: April 2025

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