

Position Description

Title: Compliance Officer
Department: Risk Management
Reports to: SVP & Manager, Risk Management
Apply to: www.fnbhutch.bank/careers-at-the-first/

Summary:

Oversee all aspects of the bank's compliance program to ensure the bank is conducting its business in full compliance with all federal consumer laws and regulations and to the extent applicable any state laws and regulations.

Primary Responsibilities and Duties:

The summary duties and responsibilities listed above are representative of the job requirements but, are not meant to be all-inclusive or prevent other duties from being assigned as necessary.

- Serve as a central resource for bank staff to provide assistance regarding compliance issues.
- Develop and perform compliance review and monitoring activities for all departments of the bank. This includes reviewing, evaluating and verifying the soundness, adequacy, and application of controls and procedures.
- Report compliance monitoring evaluations in the form of written compliance reports to management and the bank's Audit & Risk Committee.
- Collect, analyze, interpret and document information which supports compliance monitoring results.
- Make recommendations to bank management regarding (1) internal controls and safeguards, (2) regulatory and legal compliance, and (3) changes to the bank's policy and procedure manuals.
- Assist during examinations or audits (both internal and external), including following up on and assisting in resolving cited violated and/or deficiencies.
- Evaluate management responses to all compliance reports and examinations, tracking findings, and verifying that remediation is implemented.
- Assists in scheduling and conducting compliance training as needed to ensure the bank's staff are provided with sufficient education to ensure compliance.
- Maintain a working knowledge of compliance laws and regulations. This may include attending banking industry and compliance seminars and subscribing to applicable periodicals.
- Participate and potentially lead project teams created to research and address new regulations or changes to existing regulatory requirements.

- Coordinates the development and preparation of quarterly Compliance Committee meetings.
- Review and approve advertising, marketing, and bank disclosure forms for compliance with regulatory requirements.
- Establish and maintain good working relationships with other employees, management, external auditors, and examiners.
- Monitors proposed, newly implemented and changes to existing laws and regulations. Assists in the dissemination of compliance information and revising bank's policies and procedures as needed. Ensures that policies are properly administered and procedures are followed.
- Must comply with all company policies and procedures, applicable laws and regulations, including but not limited to, the Bank Secrecy Act, the Patriot Act, and the Office of Foreign Assets Control.

Community Reinvestment Act Responsibilities:

Oversee all aspects of the Bank's Community Reinvestment Act (CRA) requirements. Specific responsibilities include the following:

- Recommend and implement enhancements to the CRA Policy and Program that efficiently and effectively prepare the bank for successful CRA examinations.
- Ensure that the bank's community reinvestment activities are tracked, analyzed and modified as appropriate to ensure at least a satisfactory rating.
- Manage relationships with departments within the bank for collaboration in developing and monitoring performance goals that meet the bank's CRA objectives.
- Prepare an annual review and self-assessment of CRA activity (analyze CRA lending, service and investment performance) to share with the bank's Executive Team.
- Provide training and advisory services as needed to areas of the bank regarding CRA.
- Coordinate the preparation for, and management of CRA examinations including coordination and the collection of information, materials and other data.
- Collect CRA data and coordinate with others in the bank to identify Community Development Loans, Investments, and track Service Activities.
- Prepare assessment area, census tract, and branch/ATM location mapping.
- Maintain required updates to CRA notice and the Public File.

Minimum Knowledge, Skills and Abilities Requirements:

- Education: Bachelor's degree or equivalent work experience required.
- 4+ years of experience related to compliance with banking laws and regulations including the Community Reinvestment Act (CRA) or other related experience.
- CRCM certification preferred.
- Ability to perform functional duties with minimal supervision.

- Project management skills necessary to administer and coordinate the responsibilities of the position.
- Excellent oral and written communication skill to effectively communicate to all levels of the company
- Ability to demonstrate sound judgment and critical thinking when developing and recommending solutions.
- Strong working knowledge of Microsoft Office applications.

Position Requirements:

- Perform primarily sedentary work with limited physical exertion and occasional lifting of up to 20 lbs.
- Must be capable of climbing / descending stairs in emergency situation.
- Must be able to operate routine office equipment including telephone, copier, facsimile, and calculator.
- Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary.
- Must be able to work extended hours whenever required or requested by management.
- Must be capable of travel by automobile (as driver and passenger), commercial airlines, rental vehicles and public transportation and be able to lodge in public facilities.
- Must be capable of regular, reliable and timely attendance.
- Must be able to routinely perform work indoors in climate-controlled private office with minimal noise.
- Must be able to perform job functions independently and work effectively either on own or as part of a team.
- Must be able to plan and direct the work activities of self and others.
- Must be able to read and carry out various written instructions and follow oral instructions.
- Must be able to speak clearly and deliver information in a logical and understandable sequence.
- Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public.
- Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace.
- Must be able to effectively handle multiple, simultaneous, and changing priorities.
- Must be capable of exercising highest level of discretion on both internal and external confidential matters.