

# Regulatory Compliance Officer I



## Position Description

This position is responsible for managing selected requirements of EVB's SMAART Compliance program and will assist the Compliance Director in the management of the Bank's consumer regulatory compliance, as well as oversight of the regulatory needs of the Bank. In addition, this position is responsible for supplemental work with the Chief Risk Officer involving the Bank's Enterprise Risk Management (ERM) program or related risk management activities.

## Position Accountabilities

- Manage, under SMAART compliance standards, the Bank's compliance program for the following: Community Reinvestment Act, UDAP compliance program, the Bank's Privacy Policy, website and social media compliance, SAFE Act compliance, and other regulations that may be assigned by the Compliance Director.
- Partner with stakeholders in the development of new products and services to ensure legal and regulatory requirements are met.
- Fulfill requests from the various auditors and examiners, as assigned and assist with regulatory agencies inquiries.
- Review and evaluate the findings and recommendations arising from audit activities and regulatory examinations and design corrective action procedures. Interact with operational managers to design and implement required changes.
- Track, report and oversee the remediation of internal as well as third party audit and regulatory findings.
- Manage the Bank's Community Reinvestment Act (CRA) program including annual evaluation of CRA performance, review of assessment areas and proper tracking of CRA activities and loan performance.
- Design and implement regulatory sensitive and complex compliance reviews/assessments, including but not limited to, planning and scoping, testing, monitoring, reporting and overseeing corrective action required by indices of high risk.
- Coordinate with all stakeholders required reporting and any changes to the Bank's assessment area.
- Partner with and provide direction to Loan Operations in ensuring the annual HMDA filings are done timely and accurately.
- Provide support and guidance to the Bank's operational and lending areas involving multiple and complex regulatory compliance efforts.
- Review and approve marketing material to ensure legal and regulatory requirements are met.
- Manage, in coordination with Human Resources, the development of a comprehensive compliance training program ensuring that teammates are assigned compliance training appropriate to job descriptions and where appropriate, delivers compliance training.
- Manage corporate insurance records, policy renewals, modifications, and claims process with carrier.
- Perform supplemental risk management work in support of ERM, development or review of risk assessments, control environment, or other risk management activities as needed.
- Adhere to departmental service quality and operational standards.
- Perform other such duties as assigned.
- Maintain compliance with and adhere to all state and federal regulations and bank policies and procedures, including, but not limited to Bank Secrecy Act, FACT ACT, Community Reinvestment Act, and EEO/AA/Fair Employment Practices.

## Organizational Relationship

This position reports to the Director of Compliance.

## Position Qualifications

### Education & Experience

- Bachelor's degree from a four-year accredited college or university required
- Minimum of five years experience within a financial services regulatory compliance or audit position or related bank operation experience and/or training or equivalent combination of education and experience required

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## Knowledge & Skills

- Working knowledge of the various consumer compliance regulations, core banking operations processes and related banking laws
- Superior customer service skills with the ability to establish and maintain relationships with internal and external customers
- Excellent verbal and written communication skills necessary
- Ability to work independently with minimal supervision in a fast-paced, deadline driven environment
- Strong analytical and reasoning skills
- Project management skills with the ability manage multiple tasks in an efficient, organized and timely manner
- Flexible, able to adapt to change while prioritizing tasks and efficiently manage time
- Highly motivated and detail oriented individual
- Ability to use independent judgment
- Excellent computer skills relevant to Microsoft Office Suites (i.e. Word, Excel, Outlook, PowerPoint) and related departmental and analytical software

## Position Administration

Code: 272-11

Grade: 11

Range: \$52,986.87 to \$82,129.65

FLSA: Exempt