



Buckeye State Bank is an *employee-owned, member-centric* community bank, creating Raving Fans through exceptional service. With our exciting growth and expansion, we are looking for qualified, energetic team members to implement and achieve our Vision of The Bank of Tomorrow.

Due to our successful growth, BSB is seeking a qualified, experienced **Lending & CRA Compliance Officer, Lending & CRA**. The Bank **Lending & CRA Compliance Officer** is a critical role to the ensuring the Bank operates in a safe and sound manner, while protecting its consumers. The role requires extreme attention to detail, reporting, testing, corrective action, and project management skills. In addition, a successful bank compliance officer must continually evaluate through testing and research the bank's policies and procedures to ensure compliance of state or federal banking and consumer protection laws.

This is not a remote role.

Essential Duties and Responsibilities of a Lending & CRA Compliance Officer

- ❖ The primary responsibility of the **Lending & CRA Compliance Officer** is to serve as the Bank's subject matter expert on lending compliance laws/regulations and to help maintain the Bank's Compliance Management System (CMS) that is demonstrated throughout all levels of the organization.
- ❖ Conduct comprehensive consumer, residential, commercial loan testing with applicable laws and regulations.
- ❖ Conduct comprehensive Fair Lending and CRA risk assessments and reviews to be presented to the Audit Committee.
- ❖ Manage Fair Lending compliance efforts throughout the Bank and ensure that the Bank's Fair Lending program is risk-based and appropriate for the size and complexity of the Bank.
- ❖ Work collaboratively with Executive Management to identify and manage Fair Lending risk across the Bank
- ❖ Develop and implement robust Fair Lending risk reporting tools, including key risk indicators.
- ❖ Develop the Bank's annual Fair Lending plan and set the scope and frequency of monitoring activities.
- ❖ Complete periodic Fair Lending reviews, including ongoing comparative file reviews, marketing analysis, quality of assistance, exceptions, and redlining reviews, ensure appropriate remediation occurs, and maintain adequate work papers to support findings.
- ❖ Assist Audit department with specific testing, schedule planning, coordination with internal/external auditors, & validation of audit findings.
- ❖ Provide back-up support to other Compliance staff regarding various Banking Consumer Protection Law and Regulations.
- ❖ Have a working knowledge of Bank Secrecy Regulations, and Anti-Money Laundering Laws.
- ❖ Be accountable to ensure that the bank's policies and procedures comply with all rules and regulations associated with mortgage and consumer lending and depository services.
- ❖ Research topics regarding banking rules and regulations and oversee needed changes to polices and/or procedures;
- ❖ Implement and manage new rules and regulations when they are passed by state or federal governing bodies;
- ❖ Have expert knowledge in and enforce public interest and consumer protection laws;
- ❖ Offer advice to the Executive Management on compliance-related topics;
- ❖ Provide regular training for newly hired employees, banking staff, and Board of Directors, particularly when any state or federal laws change.
- ❖ Initiate investigations when possible when non-compliance takes occurs within the institution to determine the root cause and corrective action;
- ❖ Coordinate Examinations and Audits, while also providing support and assistance to outside auditors/examiners when necessary

- ❖ Lead and conduct testing of processes and procedures related to Consumer Compliance as well as other Quality Control practices and standards.
- ❖ Report findings to Management and the Board of Directors' Audit Committee.
- ❖ Confirm corrective actions are taken to promptly address testing, audit and exam finding
- ❖ Provide ancillary support and back up regarding all aspects of the Corporate-wide Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Office of Foreign Assets Control (OFAC) programs
- ❖ Other duties and responsibilities as needed.

Required Knowledge, Skills and Abilities

- ❖ Keen analytical skills
- ❖ Detail oriented
- ❖ Basic working knowledge of all banking functions
- ❖ Experience with testing, corrective action plans, management reporting;
- ❖ Excellent research skills
- ❖ Strong written and verbal communication skills.
- ❖ Ability to operate computer systems freely to maximize automation of processes
- ❖ Demonstrate the highest ethical standards in order to properly execute the duties of a compliance officer.

Education and Experience

- ❖ Bachelor's Degree in a related field or equivalent combination of education and experience; CAMS or CRCM certification preferred.
- ❖ 2 to 5 years of experience in a Lending/Quality Control role, or directly as a **Lending & CRA Compliance Officer** Advanced computer skills with Microsoft Office

BSB offers competitive compensation, as well as incentives and a benefit package, including:

- ✓ Standard Paid time off!
- ✓ Your Birthday off as well!
- ✓ Retirement - 401k!
- ✓ ***You will be a member of the Employee Stock Ownership Plan!!***
- ✓ Health Insurance with Vision and Dental!!
- ✓ Life Insurance!
- ✓ Disability Insurance!

If you are looking for an exciting and rewarding challenge –Join the BSB Team! Interested? Please email a copy of your resume to HRdepartment@JoinBSB.com. **Buckeye State Bank** is an equal opportunity employer.

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