



Compliance/CRA Officer

Job Summary

Work with management to support the activities of the bank's compliance program. Administer an effective Community Reinvestment Act Policy and Program. This will include planning, developing, executing, monitoring, and reporting on the CRA Program.

The Compliance Officer will act as a leader and work on various compliance areas including, training, monitoring reviews, policy and procedures, and product development within each department of the bank. This will include planning, developing, executing and reporting results. This position is responsive to new regulation as well as changes to existing regulations. In addition, the Compliance Officer is responsible for providing compliance support, communication and interpretation of compliance rules and regulations to bank employees, and researching regulatory issues as they arise.

This position requires an in-depth knowledge of federal and state regulations in order to effectively assist in researching, preparing, implementing, maintaining, developing, and tracking all KodaBank's new and existing products, services and delivery systems.

Key Job Responsibilities

- Maintain a working knowledge of banking laws and regulations.
- Is kept fully apprised of management's compliance objectives for the bank.
- Establish and maintain good working relationships with other employees, management, external auditors, and examiners.
- Serve as a central resource for bank staff to provide assistance regarding compliance issues.
- Participate in compliance meetings with Compliance Committee Team members.
- Schedule, assign, and conduct compliance training to ensure the bank's board of directors, bank officers and staff are provided with sufficient education to ensure compliance.
- Develop and perform compliance monitoring programs to meet compliance objectives, for all departments of the bank. This includes reviewing, evaluating and verifying the soundness, adequacy, and application of controls and procedures.

- 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 Compliance related policies and procedures.
- Report compliance monitoring evaluations in the form of written compliance reports to management and executive management.
- Evaluate management responses to all compliance reports, tracking findings, and verifying that remediation is implemented.
- Review forms and documents for compliance with regulatory requirements.
- Conduct research as assigned and provide information regarding regulations, regulatory changes and potential procedural impact.
- Serves as a liaison for all regulatory examinations and external audit reviews.
- Assist during examinations or audits (both internal and external), including following up on and assisting in resolving cited violated and/or deficiencies.
- 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 business units 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).
- Provide training and advisory services as needed to areas of the bank regarding CRA.
- Assist in preparation for, and management of CRA examinations and internal audits, including coordination and the collection of information, materials and other data.
- Ensure locations are geo-coded properly and the database is current and appropriate analytical tools and reporting are in place to properly assess CRA Service Areas.
- Collect CRA data and coordinate with others in the bank to identify Community Development Loans and track Service Activities.
- Prepare assessment area, census tract, and branch/ATM location mapping.
- Maintain required updates to CRA notice and the Public File.

Education and Special Requirements:

- Bachelor's degree in related field or equivalent experience.
- Minimum 3-5 years banking experience.
- Experience with mortgage lending and/or commercial lending compliance preferred.
- Preferred experience in compliance, audit, or risk management function.

KodaBank is an equal opportunity employer.