



JOB DESCRIPTION

JOB TITLE:	Bank Secrecy Act Officer
DEPARTMENT:	Compliance Risk Management
REPORTS TO:	Chief Risk Officer and Board of Directors
SUPERVISES:	BSA Staff
FLSA STATUS:	Exempt

GENERAL SUMMARY

Responsible for the overall administration, oversight, and effectiveness of the Bank's BSA/AML/OFAC Compliance Program. Provides leadership and direction to the BSA Department, ensuring compliance with all applicable laws and regulations, including the Bank Secrecy Act, USA PATRIOT Act, Anti-Money Laundering requirements, OFAC regulations, Customer Identification Program (CIP), Customer Due Diligence (CDD), and Beneficial Ownership requirements. Serves as the Bank's designated BSA Officer and primary liaison with regulators, auditors, law enforcement agencies, executive management, and the Board of Directors regarding BSA/AML matters.

ESSENTIAL JOB FUNCTIONS

1. Monitors currency transaction reporting to comply with BSA/AML regulations. Investigates and researches transaction information to ensure BSA/AML and Bank requirements are met. Ensures accurate and timely completion of Currency Transaction Reports (CTR).
2. Investigates customer transactions and account activity and completes reports in adherence to SAR guidelines when suspicious activity is detected. Performs investigations to protect the Bank from known or suspected internal or external criminal activities, with primary focus on money laundering and Bank Secrecy Act issues. (Areas of investigation include terrorist financing, money laundering fraud schemes, structuring, and illegal money service businesses.) Ensures accurate and timely completion of Suspicious Activity Reports (SAR).
3. Responsible for upkeeping policies and procedure current to comply with the Bank Secrecy Act.
4. Conducts and maintains the Bank's enterprise-wide BSA/AML and OFAC Risk Assessment, including identification and evaluation of customer, product, service, geographic, and transaction risks.
5. Oversees the Customer Due Diligence (CDD) and Beneficial Ownership Program, including monitoring high-risk customers, enhanced due diligence reviews, periodic customer risk reviews, and ongoing customer risk rating processes.
6. Administers and monitors the Bank's OFAC Compliance Program, including sanctions screening processes, investigation of potential matches, blocking or rejecting transactions when required, and filing reports with appropriate regulatory agencies.
7. Prepares and presents periodic BSA/AML/OFAC reports to executive management and the Board of Directors regarding program effectiveness, SAR activity, CTR filings, high-risk customer relationships, training completion, and emerging financial crime risks.

8. Serves as primary contact for regulatory examinations, independent BSA audits, law enforcement inquiries, and internal reviews. Coordinates responses to findings and oversees corrective action plans.
9. Monitors emerging financial crime risks, including fraud, elder financial exploitation, cyber-enabled crime, money mule activity, identity theft, human trafficking indicators, and other suspicious activity trends.
10. Administers and maintains automated transaction monitoring, sanctions screening, and case management systems. Evaluates system parameters, alert effectiveness, and model performance to ensure risk-based monitoring practices.
11. Coordinates responses to law enforcement requests, subpoenas, 314(a) requests, and other information-sharing initiatives as permitted under applicable regulations.
12. Collaborates closely with the Fraud Officer to identify, investigate, monitor, and mitigate potential fraud and financial crime risks affecting the Bank and its customers. Serves as an active member of the Fraud Committee, participating in the review of fraud trends, emerging risks, suspicious activity, fraud prevention initiatives, and recommended control enhancements. Coordinates efforts between the BSA/AML and Fraud programs to ensure appropriate escalation, investigation, reporting, and resolution of suspicious activity and financial crimes.
13. Develops, administers, and maintains the Bank's BSA/AML/OFAC training program. Ensures all employees, management, and directors receive appropriate training and maintains documentation of completion.
14. Develops, maintains, and periodically reviews BSA/AML/OFAC policies, procedures, and internal controls to ensure compliance with regulatory requirements and industry best practices.
15. Other duties as assigned by supervisory personnel.

ADDITIONAL ESSENTIAL JOB FUNCTIONS

Personnel Management and Leadership

- Supervises, coaches, and develops BSA department personnel, including assigning responsibilities, monitoring workloads, conducting performance evaluations, providing ongoing training, and ensuring timely completion of departmental objectives.
- Establishes departmental procedures and workflow processes to support efficient and effective administration of the Bank's BSA/AML/OFAC Compliance Program.
- Reviews and approves work completed by BSA staff, including customer due diligence reviews, CTR filings, OFAC investigations, monitoring alerts, and other assigned compliance activities.
- Ensures appropriate cross-training within the department to maintain continuity of operations and adequate coverage of critical BSA functions.
- Monitors departmental productivity and staffing needs and recommends process improvements, technology enhancements, or resource allocations as necessary.

OTHER FUNCTIONS

Candidates who cannot perform some or all of these duties because of disabilities will nevertheless receive full consideration for the job based on their ability to perform

MINIMUM REQUIREMENTS

The following skills are required to enable job holders to perform the essential functions of the job.

1. Knowledge, Skills, and Abilities

- Thorough knowledge of BSA, AML, OFAC, FinCEN guidance, USA PATRIOT Act requirements, Customer Identification Program (CIP), Customer Due Diligence (CDD), and Beneficial Ownership regulations.
- Knowledge of suspicious activity monitoring, fraud detection and prevention, financial crime risks, risk assessment methodologies, and regulatory compliance practices.
- Understanding of regulatory examinations, independent audits, compliance monitoring, and financial crime investigation processes.
- Strong analytical, investigative, and problem-solving skills with the ability to identify, research, and resolve complex compliance and financial crime issues.
- Excellent written, verbal, interpersonal, and leadership skills, including the ability to communicate effectively with employees, management, directors, regulators, law enforcement, and external auditors.
- Ability to supervise, train, coach, and develop staff while fostering collaboration across departments.
- Proficiency in Microsoft Office applications, automated monitoring systems, sanctions screening software, and other applicable banking and compliance systems.
- Ability to maintain confidentiality, exercise sound judgment, manage multiple priorities, meet regulatory deadlines, and adapt to changing regulatory requirements and business needs.

2. EXPERIENCE/EDUCATION

- Minimum 5-7 years of banking experience.
- Minimum 3-5 years of BSA/AML, compliance, fraud, audit, or risk management experience.
- Previous supervisory or management experience preferred.

Certifications Preferred

- CAMS (Certified Anti-Money Laundering Specialist)
- CAFP (Certified AML and Fraud Professional)
- CRCM (Certified Regulatory Compliance Manager)

3. ENVIRONMENT

- Standard office environment
- Ability to sit and work at a computer for extended periods

4. SCHEDULING

Normal hours are 8:00 a.m. to 5:00 p.m. Monday through Friday.

The above statements are intended to describe the general nature and level of the work being performed by people assigned to this classification. This is not an exhaustive list of all duties, skills, and responsibilities required of personnel so classified. FNB Oxford's management reserves the right to amend and change responsibilities to meet business and organizational needs as necessary.

To apply for this position, download and save the Application Form located on our Careers page. Once completed, please send the Application by attaching it in an email to: careers@fnboxford.com.

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