



Savings Bank
OF MENDOCINO COUNTY
Member FDIC

Job Description

Job Title: BSA Specialist 1

Department: BSA

Reports To: BSA Officer

Salary Grade/Salary Range: 6 (\$13.02/hr - \$20.80/hr)

Revision Date: 5/28/2013

Position Summary

Under general supervision, review for suspicious activity both system generated reports and escalated alerts from various business lines regarding consumer and business accounts. Assist in communication, investigation and dissemination of information concerning BSA regulatory requirements and AML policies. Conducts account research, review and monitoring. Responsible for mastering several computer applications used to research, review and write a comprehensive narrative.

Essential Job Functions and Responsibilities

- Regular and predictable attendance and punctuality.
- Reviews daily cash reports to identify required Currency Transaction Report (CTR) filings.
- Reviews CTRs from all branches and prepares and files the FinCEN CTR with the Internal Revenue Service.
- Assist branches with proper completion of CTR data entry.
- Reviews Monetary Instrument Logs for proper completion.
- Reviews contract collection cash payment records for proper completion.
- Investigates alerts and referrals to identify and report suspicious activity on simple to moderately complex cases.
- Compiles research information for Fraud Committee.
- Prepares Suspicious Activity Reports (SARs).
- Prepares case files with all required documentation for BSA retention.
- Maintains watch list customers and investigates for continued suspicious activity.
- Maintains records and conducts ongoing review of BSA Exempt Accounts.

- Conducts daily searches of New Account (deposit & loan) relationships through OFAC software.
- Completes research required for USA Patriot Act Section 314(a) Information Requests.
- Reviews new account information for compliance with CIP. Calculates a Risk Score and updates the core system.
- Communicates with employees and/or management to follow-up on questionable CIP items/exceptions.
- Scans CIP records into a central database.
- Provides input to management on control weaknesses, policy enhancements and training needs, as applicable, to ensure bank-wide BSA/AML/OFAC compliance.
- Prepares documents for retention.
- Completes monthly monitoring of customer accounts with W-8s on file.
- Other duties as assigned.

Qualification Requirements

- To perform this job successfully, an individual must be able to perform each essential job function satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.
- Good working knowledge of the Bank Secrecy Act and/or Bank's policies and procedures.

Education and/or Experience Requirements

- High School Diploma or General Education Degree GED.
- Two to three years Banking experience required.
- Proficiency in banking systems and research software.

Minimum Typing Speed Required

45 wpm or higher keyboarding speed and familiarity with 10-key pad.

Language Skills

- Ability to read and interpret documents such as safety rules, operating instructions, procedure manuals, policies and memorandums.
- Ability to write routine correspondence and communicate effectively and tactfully, orally and in writing with employees, customers, vendors and management.
- Must possess the ability to speak clearly so others can understand.
- Knowledge of the structure and content of the English language including the meaning and spelling of words, rules of composition and grammar.
- Bilingual skills desirable.

Mathematical Skills

Ability to add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals. Ability to use a basic calculator.

Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

Other Skills and Abilities

- Familiarity with Windows-based computer required. Previous experience with the Microsoft Office suite and banking-related software preferred.
- **Evaluating Information to Determine Compliance with Standards** – Using relevant information and individual judgment to determine whether transactions, events or processes within scope of authority comply with laws, regulations or Bank standards.
- **Establishing and Maintaining Interpersonal Relationships** – Developing constructive and cooperative working relationships with others and maintaining them over time.
- This job requires extensive research on a daily basis.
- Required to keyboard and utilize the bank's computer systems for extended periods of time to meet Bank or regulatory deadlines.
- Must possess good organizational skills and must be very detailed oriented.
- Must be able to read and comprehend a wide range of regulatory information relative to job responsibilities, as well as possess strong writing and analytical skills.

Physical Demands

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to stand, walk, sit, reach with arms, talk or hear and use hands to finger, handle or feel objects, tools or controls. The employee is occasionally required to climb or balance, stoop, kneel, crouch and may occasionally use ladders for a variety of tasks. The employee must frequently lift and/or move 5-10 pounds and occasionally lift and/or move 25-50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus. Some driving may be required.

Post-offer physical is not required for this position.

Acknowledgment:

I understand that this job description should in no way be construed as a contract for employment, but rather is intended to indicate the general nature and level of work to be performed. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to or from this job at any time. It is not designed to contain nor be interpreted as a comprehensive account of all the responsibilities and/or qualifications required of an employee assigned to this job. These job duties may be subject to change at any time due to reasonable accommodation or other reasons. Further, I understand that if I have any physical limitations or require any accommodations in order to perform the essential functions of my job, I must immediately inform my supervisor.

Employee Signature

Date

Supervisor Signature

Date