



Senior BSA/AML Analyst

TITLE: Sr BSA/AML Analyst	REPORTS TO: VP/BSA & Compliance Officer
DEPARTMENT: Compliance/Operations	FSLA: Exempt
JOB SUMMARY:	
This position is responsible to assist in all monitoring of customer and account activities which are presented for review through AML software, preparation of daily and monthly reports in compliance with BSA/AML regulatory requirements and monitoring of various business processes for deposit and lending compliance. This position can lead to progressively more responsibilities.	
EXAMPLES OF KEY DUTIES: <i>(Duties are illustrative and not inclusive and may vary with individual assignment.)</i>	
<ul style="list-style-type: none">➤ Review YH-BSA worklists and alerts and determine whether to clear or escalate for further investigation.➤ Clear worklist items with narratives to explain why, if not suspicious.➤ Prepare Enhanced Due Diligence reviews of higher risk customers for review with BSA/Compliance Officer.➤ Reviews the daily cash reports to ensure bank procedures are followed, and for timely completion and filing of the Currency Transaction Reports (CTRs). Maintains the CTR customer exemption list and supporting documentation.➤ Reviews all daily reports for department.➤ Complete monitoring sampling and reports on a monthly and quarterly basis for assurance of accuracy and regulatory compliance.➤ Prepares suspicious activity reports for review by BSA Officer➤ Assists the BSA/Compliance Officer with reviewing and updating the BSA risk assessment, and compiles data and analysis results on compliance programs to be included in reports for the Audit Committee.➤ Assists the BSA/Compliance Officer in preparing internal communications and training initiatives related to compliance programs and actions and recommends enhancements to procedures and systems.➤ Prepare procedures for compliance with new or updated regulations.➤ Performs other various duties as assigned.	

The above statements are intended to describe the general nature and level of work performed rather than an exhaustive list of all duties and responsibilities and skills required for the position. The Job duties may be changed at any time at management's discretion. The job description is not intended to create an employment contract of any kind.



QUALIFICATIONS:

Education: 5+ years banking experience, college degree in related field preferred. Prior BSA experience prioritized.

Required Skills: Strong analytical and computer technology skills using bank systems and software programs, proficiency with Excel spreadsheets, report preparation, and other tools for analysis and data management. Familiarity with MSOffice products, AI experience is helpful. Ability to read and analyze regulatory language, prepare summary information for bank employees based on the regulations. Good writing skills. Ability to work independently and confidentially.

PHYSICAL DEMAND AND EQUIPMENT USED:

Must be able to sit, walk or stand for extended periods.
Must be able to travel to branch locations occasionally.
Must be able to travel for business related matters.
General Office environment
General Office equipment

LAST UPDATED: September 2024

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