

# CENTURY SAVINGS BANK

**JOB TITLE:** BSA Analyst  
**DEPARTMENT:** BSA  
**LOCATION:** Operations Center  
**ACCOUNTABILITY:** VP, BSA Officer  
**JOB STATUS:** Exempt  
**JOB GRADE:** 17

Under the general supervision of the VP, BSA Officer, the BSA Analyst assists in protecting the bank's employees, customers, assets and property of the Bank. The BSA Analyst is responsible for monitoring and analyzing data to detect suspicious activity and provide assistance with the implementation of BSA program requirements.

## **Primary Responsibilities:**

Performs any functions necessary, within the scope of their authority and expertise, to conduct high and moderate risk customer enhanced due diligence reviews. Supports the BSA Officer in managing all aspects of the compliance program that enables the adherence to the Bank's BSA/AML/CIP Program and its implementation.

## **Position Requirements:**

Must have a minimum of three years of in-depth experience with BSA, AML, and OFAC laws and regulations. Proven ability to use the full Microsoft Suite (Excel, Word, etc.). General knowledge and understanding of bank deposit operations, lending activities and other related consumer banking and compliance functions. Proven customer service and problem solving skills. Excellent written and verbal communication skills required. Able to use various types of office equipment and be familiar with computer systems and

financial software with banking applications. Ability to interact with all levels of staff, management, law enforcement, regulators and examiners.

**Essential Job Functions:**

1. Reviewing and evaluating customer due diligence data (CDD) for new bank customers.
2. Validating due diligence data to ensure all CDD documentations are in line with the Bank's CDD standards.
3. Performing enhanced due diligence (EDD) reviews of all assigned high risk customers. Use customer risk scoring models in accordance with departmental processes and procedures.
4. Conducting data analysis to identify high risk customers.
5. Documenting EDD review findings in the appropriate databases to include all pertinent facts and information, such as the preparation of narrative reports summarizing actions, findings and recommendations for next steps.
6. Completing EDD reviews in a timely and efficient manner. Suggest process enhancements and/ or research tools to increase efficiency and/ or accuracy.
7. Recommending clear and concise referrals to the BSA Officer for further investigations and potential SAR filing.
8. Elevating questions and concerns to the BSA Officer as needed to make determinations and close EDD reviews.
9. Maintaining awareness of regulatory updates through appropriate training and incorporate process and procedural changes into the EDD review process as directed by management.
10. Ensure BSA files remain current, accurate, and well-documented.
11. Assist with the review of BSA compliance as needed.

12. Reviewing, resolving and/ or escalating alerts or other adverse news screening.

This job description in no way states or implies that these are the only duties to be performed by this employee. He or she will be required to follow any other instructions and to perform any other duties requested by his or her supervisor.

**Other Responsibilities Include:**

The BSA Analyst is expected to be familiar with and to fulfill the compliance requirements within their area of responsibility. All employees are expected to prevent and report improper employee and customer activity. Allegations of wrongdoing or suspicions that any Bank policies or procedures have been violated must be reported immediately.

Daily and overnight travel may be required to other locations and employee must be able to work irregular schedules to meet the demands of the Bank, which may include early morning, evening and/or weekend hours.

**Physical Demands/Conditions Requirements:**

Any physical demands/work conditions described are representative of those that must be met by an employee to successfully perform the essential functions of this job. The work environment characteristics are representative of those an employee encounters while performing 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 may be regularly required to sit or stand for prolonged periods of time. The employee may occasionally be required to reach with hands and arms, stoop, kneel or crouch. The employee may regularly lift and or move up to 50 pounds. Vision is required by this job. The noise level in the work environment is usually moderate.

