



JOB DESCRIPTION

BSA Compliance Risk Specialist, Main Branch/Queenstown, MD

SUMMARY:

Responsible for supporting and adhering to established internal policies and procedures for all aspects of the Bank Secrecy Act (BSA), Anti-Money Laundering (AML) and Office of Foreign Asset Control (OFAC) program; supporting all aspects of Back-up Withholding, IRA processing and Year-end reporting, under the direction of the BSA Officer. In addition, working in conjunction with the Compliance Officer, and Chief Risk Officer to monitor an effective Risk Management and Compliance Program. This position is a great opportunity to learn multiple aspects about the Banking industry and the regulations pertaining to Risk Management.

DUTIES AND RESPONSIBILITIES:

- Assists the BSA Officer with maintaining the BSA/AML/OFAC program to ensure compliance and accurate and timely reporting of all required information, including but not limited to, CTRs, SARs, DOEPs, MI, and OFAC Blocked and Rejected Property.
- Assists the BSA Officer with an annual BSA risk assessment to identify and measure BSA/AML and OFAC risks associated with products and services offered by the Bank.
- Assists in maintaining the Customer Due Diligence and Enhanced Due Diligence program.
- Interfaces with appropriate staff to assist with BSA and IRA related questions, issues, and concerns from all internal staff.
- Attends BSA/AML/OFAC and IRA training as necessary to stay abreast of regulation changes.
- Assists in maintaining Individual Retirement Account files, records, mailings, and related information.
- Prepares and files Federal Tax Withholdings, and State of Maryland Tax Withholdings and annual reports.
- Maintains a positive and productive working relationship with Bank Management, Branch Managers and Retail Banking staff.
- Supports Risk Management and Compliance Department functions.
- Enters data in alphabetic, numeric, or symbolic form into computer following established guidelines and procedures.
- Supports the creation of a work environment in which the Bank and its employees thrive by ensuring consistency and fairness.
- Adheres to Bank policies and procedures required by federal and state statutes, laws and regulatory rules.
- Performs other related duties as assigned by management.

QUALIFICATIONS:

- One year of banking related experience.
- Interest in furthering knowledge of the financial services industry in banking regulations and compliance requirements.
- Proficient in Microsoft Office applications, including Outlook, Excel, and Word.
- Ability to manage assignments independently, while also working effectively as part of a team.
- Excellent decision making, analytical and investigative abilities, with attention to detail and accuracy.
- Excellent written and oral communication skills.
- Strong organizational skills; capacity to manage resources, time and organizational skills to meet deadlines, prioritize tasks, follow through on projects, and document results independently.
- Must have ability to work in a fast paced and rapidly changing environment.
- Ability to maintain strict confidentiality in respect to customer's financial affairs.
- Commitment to the Queenstown Bank's Code of Ethics.

COMPETENCIES:

- **Organizational Support** - Follows policies and procedures; Completes administrative tasks correctly and on time; Supports organization's goals and values; Benefits organization through outside activities; Supports affirmative action and respects diversity.
- **Quality** - Demonstrates accuracy and thoroughness; Looks for ways to improve and promote quality; Applies feedback to improve performance; Monitors own work to ensure quality.
- **Quantity**--Meets productivity standards; Completes work in timely manner; Strives to increase productivity; Works quickly.
- **Written Communication** - Writes clearly and informatively; Edits work for spelling and grammar; Varies writing style to meet needs; Presents numerical data effectively; Able to read and interpret written information.
- **Oral Communication** - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills; Participates in meetings.
- **Dependability** - Follows instructions, responds to management direction; Takes responsibility for own actions; Keeps commitments; Commits to long hours of work when necessary to reach goals; Completes tasks on time or notifies appropriate person with an alternate plan.
- **Attendance/Punctuality** – is consistently at work and on time; Ensures work responsibilities are covered when absent; arrives at meeting and appointments on time.

PHYSICAL DEMANDS AND WORK ENVIRONMENT:

- Mobility sufficient to perform activities required of position, including travel to branch locations
- Manual dexterity for the functional operation of office equipment, such as computers, calculators, etc.
- Ability to actively engage in necessary communications with internal staff.

The above is intended to describe the general content of and requirements for the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities, or physical requirements. Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Please email resume and/or completed application to cguthrie@queenstownbank.com.

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