



## HORIZON FEDERAL CREDIT UNION POSITION DESCRIPTION

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| <b>POSITION DESCRIPTION:</b> | Compliance Officer                      |
| <b>REPORTING TO:</b>         | Chief Financial and Information Officer |
| <b>DEPARTMENT:</b>           | Compliance Department                   |
| <b>FLSA STATUS:</b>          | Non-Exempt                              |
| <b>SALARY RANGE:</b>         |   |

Horizon understands our employees are the credit union’s greatest asset. We recruit and develop enthusiastic, engaged, and empowered individuals to take ownership of each and every member experience to ensure the member is receiving exemplary service. Together, we strive to provide a brighter financial future for our staff, our members, and our surrounding communities.

*Our staff is driven by a common passion to be the BEST by doing whatever it takes to exceed the expectations of our members and internal team. They are determined to differentiate our Credit Union in the marketplace through our obsession for delivering superior quality and professionalism. They are collectively focused on conducting all business, internally and externally, with the highest degree of honesty, integrity, consistency and ethics.*

### POSITION OBJECTIVE

Ensures Horizon remains compliant with laws and regulations throughout the Credit Union by vigilantly reviewing, monitoring, communicating, and recommending changes to Credit Union policies and procedures. Ensures Horizon staff and Board of Directors are updated regarding regulation changes.

### RESPONSIBILITIES

1. Serves as ambassador of the Horizon Federal Credit Union (Horizon) brand. Continuously demonstrates the Credit Union’s mission, vision, and core values in all interactions with current and perspective members, colleagues, vendors, and members of the community.
2. Direct, manage, and communicate the compliance activities throughout the credit union.
3. Review, interpret and implement any laws, regulations and/or changes that impact the credit union with emphasis on Bank Secrecy Act, Patriot Act and OFAC on a regular basis.
4. Review and monitor current credit union policies and procedures to ensure they are compliant with laws and regulations; recommend and implement updates when necessary.
5. Effectively communicate changes to policy, laws, and regulations as well as its impact to credit union management, staff, and volunteers when necessary.
6. Serves as the subject-matter expert and main contact person for all compliance related questions and concerns.
7. Review terms, disclosures, advertisements and product/service related materials to ensure compliance with applicable laws and regulations.

8. Complete annual risk assessments generated for ACH, BSA and Safe Act; research and resolve any flagged discrepancies.
9. Proactively ensure the credit union is not exposed to potential risk by implementing new procedures when necessary, considering the staff and member impact.
10. Manage all aspects of Bank Secrecy Act, OFAC, and Red Flags programs.
11. Collaborate with Human Resources to develop and facilitate compliance training for staff and volunteers.
12. Remain informed of new trends, laws, or regulations and communicate with management as needed.
13. Complete compliance audits as requested by internal audit, summarizing and presenting findings to management.
14. Ensures policy and procedure manuals are accurate, updated, and administered; communicates changes to staff when necessary.
15. Manages Horizon's vendor management program.
16. Complete and maintain additional written reports and summaries as needed/requested.
17. Communicate in person, over the phone, and through email in a clear, diplomatic, and professional manner.
18. Adhere to all policies and procedures described in the Employee Handbook.
19. Provide exceptional service to staff; seek solutions to problems and escalates accordingly.
20. Actively participate in internal and external educational programs, schools, or conferences to continually develop greater knowledge and expertise. Take initiative for personal career development and seek opportunities to learn new skills.
21. Complete annual mandatory compliance and other trainings.
22. Willingly participate in Credit Union functions, committees, and events on a volunteer basis or as reasonably requested.
23. Willing to travel between branches as necessary.
24. Willing to work occasional evenings and Saturdays if necessary.
25. Complete all other duties as assigned and/or required.

## QUALIFICATIONS

**Education and Experience:** Advanced Degree from an accredited college or university in Risk Management or similar field preferred. Related experience may be substituted for degree.

**Other:**

- Two years' minimum job related experience.
- Maintains a professional demeanor in appearance, communication, and action.
- Possesses a high level of interpersonal communication, both verbal and written.
- Maintain confidentiality of all members and employees, their business dealings and transactions.
- Ability to lift up to 40 pounds.
- Solid working knowledge of Microsoft Office suite.

**Language Skills:**

Ability to read, analyze, and interpret financial reports and documents, periodicals, journals, reference resources, and training and policy manuals. Ability to prepare business letters and other professional correspondence using the prescribed format and confirming to rules of grammar, diction, and style. Ability to conduct training, communicate at panel discussions, and make professional presentations.

**Mathematical Skills:**

Basic math skills including simple algebra.

**Reasoning Skills:**

Ability to apply logical or scientific thinking to define problems, collect data, establish facts, and draw conclusions. Able to deal with a variety of variables under only limited standardization. Able to interpret a variety of technical instructions and can deal with multiple variables.

**Physical Requirements:**

Sedentary work; sitting most of the time. Employee will be required to occasionally lift up to 40 pounds. While performing the duties of this job, the employee is required to use fingers to make small movements such as typing, picking up small objects, or pinching fingers together.

Must possess sufficient manual dexterity to skillfully operate standard office equipment, including but not limited to: computer mouse and keyboard, facsimile machine, photocopier, telephone, and calculator. Must be able to view and read written words and numbers from paper and computer screen. Must be able to hear verbal communication in normal volume, pitch, and tone in person and over the telephone.

The physical demands described are representative of those required to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Note:** Job descriptions are intended to be accurate reflections of those principal job elements essential for making decisions pertaining to compensation. They should not be considered to be an exhaustive list of all responsibilities, skills, efforts, or working conditions associated with the position.

***I acknowledge that I have read and understand the above job description. I am physically and mentally capable of handling the above responsibilities.***

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date

**This is not to be construed as an employment contract.**

**This job description does not alter the Employment-AT-Will relationship in any way.**