

HW3629 Senior Compliance Officer

Reports to: Chief Compliance Officer

Direct Reports: Loan Compliance Specialists

SUMMARY:

Responsible for knowledge, implementing and overseeing compliance in all Federal and State Regulations pertaining to lending. Must also develop and maintain excellent working relationships with bank personnel, including Bank Presidents, Mortgage Company, Lenders, LOA's and other Loan Department employees so as to ensure their confidence and willingness to seek advice from the Compliance Department.

JOB REQUIREMENTS:

- High school diploma or equivalent
- Minimum 5 years' experience dealing with Federal and State Regulations and a thorough understanding of the regulations
- Excellent organizational skills
- Detail-oriented and self-motivated
- Excellent problem solving skills
- Excellent written, oral, and interpersonal communication skills
- Excellent PC skills with proficiency in Microsoft programs
- Ability to research, read, analyze, and interpret government regulations and have working knowledge as to how they relate to lending
- Ability to work well independently
- Ability to be a team player and effectively manage others
- Ability to handle multiple tasks simultaneously and meet established deadlines, while maintaining a positive atmosphere
- Must have transportation and be willing to travel, as necessary, to all bank locations within the company
- Participate in all required compliance training, including Bank Secrecy Act/anti-money laundering training, as well as internal and external training programs, online training, meetings, and seminars/conferences, etc.

JOB FUNCTIONS:

- Interpret new laws and regulations that are enacted and ensure that the company establishes procedures for compliance
- Keep management and lending staff abreast of changes to current laws and regulations, as well as new laws, and implement appropriate procedures to ensure compliance
- Develop, implement and oversee on-going loan compliance training, including conducting training as necessary at various locations throughout the company
- Develop and manage compliance web site so that Lending staff has training information and procedures available in a central location
- Develop and customize BVS courses to use as a training tool
- Develop, implement and oversee an on-going monitoring program for the loan compliance area to ensure compliance with federal laws and regulations
- Bring areas of non-compliance to the attention of senior management as well as provide recommendations for corrective actions

- Ensure that all loan software utilized by the company complies with state and federal regulations
- Maintain a positive working relationship with the Loan Platform System Supervisor and others in the Laser Pro Department to ensure their understanding of compliance issues pertaining to loan documents generated by the system and to ensure that updates to the system are performed in a timely manner. Assist the Laser Pro staff in communicating the changes to lending, compliance and internal audit staff.
- Maintain a positive working relationship with Credit Administration and assist with policy development, loan documentation and other areas as deemed necessary.
- Field legal questions and consult legal counsel as necessary.
- Work with legal counsel to resolve loan related questions or situations that might arise during examinations or otherwise
- Maintain a positive working relationship with the Banks, Mortgage Company and Audit Department so as to insure their confidence and willingness to seek advice from the Compliance Department
- Assist Marketing Department and banks as necessary with new product development to ensure regulatory guidelines are met
- Assist Marketing Department by reviewing ads for compliance
- Serve as a resource and conduct research for bank staff related to loan compliance, legal and documentation issues
- Oversee HELOC program with American Title. Serve as central resource for training and questions, including program details, legal and compliance issues.
- Assimilate information for federal compliance examinations. Serve as liaison between the banks and the examiners and provide assistance as necessary. Ensure that exceptions and recommendations noted during the examination are communicated to management and the banks, and ensure that corrective actions are performed.
- Manage Loan Compliance Officer to ensure all appropriate department goals and objectives are achieved and that all procedures for HMDA and CRA Data collection, verification of data integrity, and reporting are completed in a timely manner
- Work with Legal Counsel, Chief Compliance Officer and Senior Management to develop, implement and oversee a comprehensive Fair Lending Review Program for the company
- Other duties as assigned

United Community Bank is an Equal Opportunity Employer and EEO is the Law. Candidates can apply directly at <http://www.ucbi.com>.