



FIRST CHATHAM  
FAMILY OF BANKS

First Chatham Bank, a local community bank located in beautiful Savannah, Georgia, is looking for a Risk Management Specialist, full-time benefitted. Please see Job Description below. First Chatham Bank offers a competitive benefits package. Any questions can be directed to Nannette Cafiero or Gail Perkins in the Human Resources Department ([ncafiero@firstchatham.com](mailto:ncafiero@firstchatham.com) or [gperkins@firstchatham.com](mailto:gperkins@firstchatham.com)).

### **JOB DESCRIPTION**

**Job Title:** Risk Management Specialist  
**Reports To:** Vice President – Risk Management & Operations  
**Department:** Risk Management

#### **GENERAL FUNCTION:**

Assist the Risk Management Officer with overseeing all aspects of the Risk Management Program, including Compliance Management, Bank Secrecy Act (BSA), Anti-Money Laundering (AML), and Office of Foreign Assets Control (OFAC). Assist in maintaining Policy/Procedures and Risk Assessments as applicable to each program. Address any new or changing regulations and communicate their impacts to the affected business units.

#### **ESSENTIAL DUTIES & RESPONSIBILITIES**

- Assist in managing the Compliance department. Ensure that all department monitoring, investigation, data validation, reporting and recordkeeping functions are performed.
- Act as an escalation point for the department in order to resolve issues (cases, alerts, etc.). Work on complex issues where analysis of situations or data requires an in-depth evaluation of variables.
- Using software and reports, identify higher risk customers for enhanced due diligence. Ensure the maintenance of accurate and complete records on the Bank's high-risk customers including documentation of enhanced monitoring.
- Provide in-house training and mentoring for new associates, including Patriot Officer, the Bank's BSA Program and the Bank's Compliance Management Program.
- Ensure the training of all affected management and staff within the company with regard to their particular roles in Compliance.
- Evaluate the adequacy and effectiveness of procedures and internal controls within the department and business lines. Propose enhancements as needed.

- Ensure the timely screening of the Bank's customer base in response to FinCEN's bi-weekly 314(a) requests and the maintenance of records supporting results in compliance with regulatory requirements.
- Notify Risk Management Officer of activity requiring the filing of Suspicious Activity reports.
- Ensure the timely performance and documentation of the annual review of the Bank's exempt customer list in compliance with FinCEN regulations.
- Be knowledgeable on all aspects of the Bank's BSA & Compliance Management Programs and be prepared to answer questions from all departments and Bank staff regarding these requirements.
- Perform audit procedures for various-compliance related regulations, as directed by the Risk Management Officer (i.e. HMDA, ATR/QM, TILA/RESPA, etc.).
- Monitor compliance with Regulation CC.
- Prepare and present a summary of findings to the Risk Management Officer.
- Assist with the gathering of information for audits and regulatory examinations and accurately compile required information.
- Perform follow-up reviews, when necessary, to ensure all recommendations or weaknesses have been addressed.
- Maintain knowledge of laws and regulations sufficient to perform assigned duties.

#### **OTHER DUTIES & RESPONSIBILITIES**

- Perform various administrative duties as directed by the Risk Management Officer
- Serve as the Bank's internal audit liaison, including researching/assisting branches with cash outages, policy questions, etc.
- Other responsibilities as assigned.

#### **SUPERVISORY RESPONSIBILITIES**

This position has no direct supervisory responsibilities

#### **MINIMUM KNOWLEDGE, SKILLS, AND ABILITIES REQUIRED**

- High school diploma or general education degree (GED), and a minimum of three years of experience working in a financial institution, preferably in Compliance/BSA-related positions, or equivalent combination of education and experience.
- Flexible and possess the ability to manage multiple projects simultaneously.

- Detail-oriented, self-starter, proactive, and resourceful in problem solving.
- Excellent organization skills and the ability to work in a fast-paced environment.
- Knowledge of banking processes, products, and banking regulations.
- Ability to work with all levels of management and bank staff
- Proficient with Microsoft products with strong skills in internet-based and system-based research techniques, e-mail communications, and ability to learn other related software applications required.
- Strong verbal and written communication skills.
- Experience with financial intelligence tools and resources to detect suspicious activity.
- Must be willing to attend outside seminars, workshops, classes on various compliance and regulatory issues on a regular basis to keep abreast of all changes.
- The Risk Management Specialist is authorized to have access to all records, personnel, and physical properties relevant to the performance of his/her job duties. Accordingly, the Risk Management Specialist shall respect the confidentiality of all information acquired on the job.

#### **WORKING CONDITIONS**

- Normal office environment with little exposure to dust, noise, temperature and the like.
- Requires manual dexterity sufficient enough to operate offices machines such as computers, fax machines, calculators, telephones, and other office equipment.
- Extended viewing of computer screen.
- Moderate lifting up to 50 pounds.
- Repetitive hand and arm movement.
- May require excessive sitting, standing, bending and reaching.
- May require some travel. Must be able to drive/have transportation.
- Normal range of hearing and vision.

**First Chatham Bank provides equal opportunity in employment for all qualified persons and prohibits discrimination in employment on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, age, veterans' status, disability unrelated to job requirements, genetic information, military service, or other protected status. Please send all resumes to [humanresources@firstchatham.com](mailto:humanresources@firstchatham.com).**