

First Resource Bank, headquartered in Exton, PA, is looking for a BSA/AML Analyst to process daily, monthly and quarterly BSA operational tasks.

The BSA/AML Analyst will be responsible for assisting the BSA/AML/OFAC Officer in managing the BSA/AML/OFAC risks associated with federal and state banking regulation. This individual works under the guidance of the BSA/AML/OFAC Officer.

Responsibilities include assistance in maintaining the bank's current BSA/AML/OFAC Program, continued education via seminars and/or webinars and responsible for compliance with the letter and spirit of all BSA/AML/OFAC laws and regulations.

Overall daily tasks of BSA (Bank Secrecy Act) which includes monitoring and reporting large cash transactions, fraud monitoring, suspicious activity monitoring and reporting, wire activity, and OFAC (Office of Foreign Assets Control) monitoring. Primary duties include but not limited to the following;

- Daily fraud monitoring and decision processing utilizing BSA Fraud software integrated with the core system which includes investigation, mitigation and loss prevention.
- Daily review and monitoring of various reports, with the ability to perform detailed analysis to detect patterns, trends and schemes in transactions and relationships across all business lines utilizing BSA software integrated with core system.
- Monitor and work monthly peer analysis reports utilizing the BSA software.
- Monitor high risk customers and perform quarterly risk analysis utilizing BSA software. Decision risk rating and document methodology for decision.
- Submission of Currency Transaction Reporting via eCTR's utilizing the core and BSA E-Filing System at FinCEN, the Financial Crimes Enforcement Network.
- Researching suspicious / unusual activity and monitor transactions to deter money laundering utilizing BSA software integrated with core system and have the ability to assess if further investigation needed.
- Conduct thorough case investigations in accordance with BSA/AML/OFAC regulations and maintain the appropriate level of documentation to support the decision to file or not file a Suspicious Activity Report (SAR).
- Submission of Suspicious Activity Reports utilizing the BSA E-Filing System at FinCEN.
- Respond to Subpoena's and other state and federal requests for financial information.
- Support and assist staff across all business lines related to BSA/AML/OFAC support needs and questions.
- Conduct research for staff and provide clear distinctive direction, strong problem resolution and decision making.
- Follow all BSA/AML/OFAC policies and procedures and assist BSA/AML/OFAC Officer in training staff across the organization.
- Assist BSA/AML/OFAC Officer in gathering items for BSA Compliance Audits in addition to Federal and State level exams.
- Member of the IRT (Incident Response Team) relative to fraudulent customer incidents reported.

We value experienced individuals who are willing to learn and are ambitious to challenge themselves to get to the next level in their career, we are in search of candidates who have the following skills/requirements;

- Highly organized with a high level of attention to detail and the ability to follow stringent regulatory guidelines and “think outside of the box”.
- Experience with BSA/AML/OFAC compliance as well as the Customer Identification Program (CIP), Customer Due Diligence (CDD) including Beneficial Ownership (BenOwn) and Enhanced Due Diligence (EDD).
- Requirement includes broad knowledge of departmental and operational policies and procedures across the operations, retail and loan areas.
- Ability to read, analyze and interpret rules and regulations and implement technical procedures.
- Proficient with various computer software programs.
- Require strong verbal and written communications skills.
- Requires initiative to be a self-starter and take a proactive approach.

Candidate must have at least 3 years of banking experience, strong analytical, written and verbal communication skills.

At First Resource, you will enjoy an incredible family-style atmosphere where all the employees know each other, and the bank is extremely involved in the community. Our excellent benefits package reflects how our employees truly come first and the education you will receive about the banking industry is second to none. Because we are rapidly growing, there are many opportunities for advancement.

We offer:

- Excellent annual compensation commensurate with experience.
- Health, dental, vision, short & long term disability and life insurance.
- Enrollment in 401K plan with company contribution (after 6 months of service).
- Optional enrollment in ESPP stock plan (after 6 months of service).
- Paid time off.
- Additional days off for Federal Holidays.

Send resume, cover letter and salary requirements to HR@FirstResourceBank.com to apply

First Resource Bank is an Equal Opportunity Employer.