First Resource Bank, headquartered in Exton, PA, is looking for a Compliance Analyst to manage the day to day compliance operations.

The Compliance Analyst will be responsible for assisting the Compliance Officer in managing the compliance risks associated with federal and state banking regulations. This individual works under the guidance of the Compliance Officer/Chief Risk Officer.

Responsibilities include assistance in maintaining the bank's current Compliance Program together with knowledge of bank regulations, continued education via seminar and / or webinar training. The analyst will be responsible for implementing compliance requirements relative to business processes and provide operational support as it relates to compliance.

Overall daily tasks of Compliance which includes the Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), Flood Disaster Protection Act (FDPA), Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), Red Flag Identity Theft and complaints. Primary duties include but not limited to the following;

- HMDA data collection and monthly/quarterly review and validation of HMDA reportable transactions for Loan/Application Register (LAR) reporting in addition to annual submission of LAR.
- Collecting data for annual CRA analysis and attend annual CRA Committee meetings, including assistance with preparation of the CRA book and updating CRA public notice.
- Oversight of loans related to Flood Disaster Protection ACT in addition to monitoring and reporting of force placed insurance for flood and hazard insurance.
- Monitoring and administration of the NMLS registration for SAFE Act.
- Logging and managing formal complaints with resolution in collaboration with department managers.
- Oversight and collaboration with staff in regards to return mail processing and disposition.
- Member of Compliance Committee, organize meetings and document minutes to the meeting.
- Review loan origination (LaserPro) software compliance forms updates and collaborate with loan administration prior to updates on the system.
- Review deposit origination core application (StreamLine/WKFS) compliance forms updates and collaborate with deposit administration prior to updates on the system.
- Review marketing campaigns and advertisements in conjunction with Social Media and other types of print media or commercials.
- Input and management of service contracts in conjunction with Vendor management software (nContracts)
- Respond to CDV's (Consumer Dispute Verifications).
- Oversight of control environment throughout the organization for other compliance regulations.
- Set up and monitoring of online compliance training program for all business lines.
- Provide assistance in training staff on the banks compliance policies and procedures together with facilitating in person compliance training for "classroom style" training.

- Assist Compliance Officer to complete projects (researching new regulations and gathering material)
- Support Compliance Officer in gathering required items for Compliance audits in addition to Federal and State exams.
- Assist staff across all business lines related to Compliance support needs and questions.

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

- Ability to conduct research and provide clear distinctive answers, strong problem resolution and decision making ability.
- Ability to complete projects timely and effectively.
- Proficient with various computer software programs.
- Work independently, excellent interpersonal skills to develop and maintain effective working relationships with all levels of staff.
- Require strong verbal and written communication skills.
- Requires adaptability, assessing, analyzing, memorizing, good judgement, and prioritization.
- Requires initiative to be a self-starter and take a proactive approach.
- 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.

Candidate must have at least 3 years banking experience. Background in regulatory compliance or compliance audit preferred.

Knowledge of the Home Mortgage Disclosure Act (HMDA), Community Reinvestment Act (CRA), Flood Disaster Protection Act (FDPA), Secure and Fair Enforcement for Mortgage Licensing Act (SAFE) in addition to Fair Credit Reporting Act (FCRA), Fair-lending, Red Flag Identity Theft, Reg CC (Fund Availability) and Gramm-Leach-Bliley Act (GLBA/Privacy).

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 <u>HR@FirstResourceBank.com</u> to apply

First Resource Bank is an Equal Opportunity Employer.