



JOB DESCRIPTION

POSITION TITLE: Compliance Officer
SUPERVISOR'S TITLE: EVP/Chief Risk Officer
FLSA STATUS: Exempt

CORE VALUES:

- Committed to making a difference in every interaction, every day
- Relationship driven with customers and staff members
- Demonstrated trustworthiness and integrity
- Hold yourself to a higher standard and demand excellence
- Be responsive and willing to do whatever it takes to get the job done

ESSENTIAL DUTIES & RESPONSIBILITIES:

- Develop, implement and monitor the maintenance of a Compliance Program designed to ensure that each functional area of the Bank achieves and maintains compliance with all applicable State and Federal banking laws and regulations.
- Provide supporting information, interpretations, clarifications and advice to senior management, to assist them in making decisions to ensure that the Bank achieves optimum compliance.
- Maintain current copies of banking laws, regulations and interpretations.
- Disseminate information regarding new or amended regulations to appropriate personnel.
- Coordinate compliance training for Bank personnel.
- Establish, review, and monitor Bank's system of internal controls for ensuring Bank-wide compliance.
- Participate in regulatory development and changes by gathering records and information for examiners.
- Participate in product development and changes. Act as advisor on aspects affected by compliance requirements.
- Review and monitor advertisements, brochures, lobby notices, signs and other promotional marketing material to assure their compliance with regulations.
- Act as an information source to management, lending officers, operations personnel, customer contact personnel, and other staff in relations to compliance laws and regulations.
- Develop and maintain a resource library, which includes copies of regulations and interpretations.
- Attend compliance seminars and programs on an ongoing basis to make certain that the Bank is following current banking laws and regulations.
- Ensure preparation of regulatory compliance reports, as required (e.g. CRA Statement, Home Mortgage Disclosure reports, BSA/CTR/SAR).

- Review, prepare, and implement policies and procedures to achieve compliance with regulatory requirement and laws
- Conduct branch reviews to ensure compliance with all regulatory matters on an ongoing basis.

JOB RELATED QUALIFICATIONS:

Knowledge/Skills/Abilities

- Computer skills to include use of Microsoft Office products and other programs as required.
- Excellent written and verbal communication skills, attention to detail and follow-through.
- Strong training abilities, excellent leadership and people skills.
- Supervisory background required.
- Dedication to teamwork and long-term commitment to success.

Education/ Licenses/ Work Experience

- Bachelor's Degree in Business Administration, Finance or five years' experience as a bank operations officer.
- Strong knowledge and experience in all regulatory laws and procedures.

Physical Demands:

- The employee must be able to remain in a stationary position for sustained periods of time. The person in this position needs to occasionally move about inside the office to access file cabinets, office machinery.
- The employee is occasionally required to raise objects up to 50 pounds from a lower to a higher position, or moving objects horizontally from position to-position with, and/or to bend body downward and forward, extending hands and arms in any direction to access files.
- Consistent use of a computer and other office machinery is required, such as a calculator, copy machine, and computer printer. Making substantial and repetitive movements (motions) of the wrists, hands, and/or fingers.
- Close visual acuity is required to perform activities such as: preparing and analyzing data and figures, transcribing, viewing a computer terminal, extensive reading.
- While performing the duties of this job, the employee is regularly required to communicate verbally to clients.
- The person in this position must stay awake and alert during assigned work time.

Work Environment:

Generally works in an office environment but may occasionally be required to perform job duties outside of the typical office setting.

Management reserves the right to add/change duties and job requirements at any time. This job description is not an employment contract, implied or otherwise. The employment relationship remains "at-will". Bank of Southern California (Bank) is an EEO Employer. It is the policy of the Bank to provide equal employment

opportunity (EEO) to all persons regardless of age, color, national origin, citizenship status, physical or mental disability, race, religion, creed, gender, sex, sexual orientation, gender identity and/or expression, genetic information, marital status, status with regard to public assistance, veteran status, or any other characteristic protected by federal, state or local law. In addition, the Bank will provide reasonable accommodations for qualified individuals with disabilities.