



UNIVERSAL BANK

CAREER OPPORTUNITY

Job Title: COMPLIANCE ANALYST

FLSA Status: NON-EXEMPT

Reports To: FVP Compliance/Auditor

Location: Corporate – West Covina

Language: English

ABOUT Universal Bank

Universal Bank is a premier company in West Covina CA. that has remained dedicated to the commitment of serving our local communities. We provide customized customer service by offering a full array of deposit and loan products.

Our corporate office is located in West Covina CA. with five branches serving LA County in West Covina, Monterrey Park, Rosemead, Eagle Rock and Arcadia. Our cultivated team is an extremely knowledgeable banking professional.

Position Summary

Conduct compliance monitoring, maintain compliance training, maintain compliance and audit records, serve as SAFE Act Administrator, validate CRA and HMDA data.

General Responsibilities

The duties listed below are intended only as illustrations of the various types of work that may be performed. The omission of specific statement of duties does not exclude them from the position if the work is similar, related or a logical assignment to this position.

- Review and maintain all compliance training records including seminars, webinars, telephone briefings, newsletters, handouts, etc. Manage training registrations, notify staff of upcoming events and retain records.
- Maintain all bank compliance advertising/marketing records.
- Maintain complaint log and supporting records to document resolution of complaints.
- Act as a liaison with auditors during course of audit to ensure they have necessary material from branch/department being audited.
- Retain biographical and due diligence information on audit firms performing audits.
- Organize and maintain audit work papers, reports, contracts. Gather entry letter items and coordinate with auditors.
- Maintain Audit Tracking Report to ensure findings and recommendations are resolved in a timely and accurate manner.
- Conduct monthly and quarterly compliance monitoring for all regulations as assigned.
- Serve as SAFE Act Administrator to ensure the Bank and MLO(s) are properly and continuously registered as required by regulation.
- Conduct HMDA and CRA file reviews to ensure accuracy of data. Maintain and record CRA loans and HMDA data in CRA Relief and HMDA Relief.
- Maintain CRA Public File including CRA Services and CRA Investments.
- Maintain compliance-related policies, procedures and forms current and updated.
- Assemble complete and accurate compliance and audit records at all times.
- Understand and comply with the Bank's obligations under the Bank Secrecy Act (BSA)/ Anti-Money Laundering (AML)/ Office of Foreign Assets Control (OFAC) (collectively BSA/AML/OFAC) Regulations. Adhere to the Bank's BSA/AML/OFAC Policies and Procedures (collectively the Program). Employee shall cooperate with and support the Bank's BSA/AML/OFAC Program. Employee shall be held accountable for any lack of cooperation or performance that weakens the Bank's BSA/AML/OFAC Program as reflected by periodic monitoring, independent audits, and regulatory examinations. Employee is required to complete periodic training under the BSA/AML/OFAC Regulations, including online training and/or in-person training, as appropriate as appropriate depending on job responsibilities.
- Understand and comply with the Bank's obligations under federal and state banking laws and regulations. Adhere to the Bank's Compliance Policies and Procedures. Employee shall cooperate with and support the Bank's Compliance Policies and Procedures. Employee shall be held accountable for any lack of cooperation or performance that weakens the Bank's performance as reflected in periodic monitoring, independent audits, and/or regulatory examinations. Employee is required to complete periodic training under various job-related compliance topics including online training and/or in-person training, as appropriate.
- All other duties as assigned by the Compliance Officer.

- Maintain current knowledge of applicable federal regulations, including Bank Secrecy Act, Due Diligence and Know Your Customer principles.
- Adhere to compliance and Bank policies and procedures in accordance with Universal Bank or regulatory standards

Qualifications:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience:

- Educational background should include high school diploma or equivalent.
- Outstanding analytics skills and accuracy
- Ability to work in a team environment, detail oriented, customer-oriented, conscientious, accurate and organized requiring general supervision oversight.
- Requires minimum of 3 years compliance and/or operations experience
- Proficient in Microsoft Office (Word, Excel, Outlook). including PC skills, spreadsheet and word processing
- Requires excellent verbal and written communication skills.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job

- While performing the duties of this Job, the employee is regularly required to talk or hear. The employee is occasionally required to stand; walk and sit.
- The employee must occasionally lift and/or move up to 10 pounds.
- No specific vision abilities required by this job.
- Noise level in the work environment is usually moderate

Universal Bank is an Equal Opportunity Employer. Anyone needing accommodation to complete the interview process should notify the recruiter.

You may or may not receive a response to your inquiry by email, mail or fax depending on the number of job openings, volume of inquiries, and your qualifications.