**WEST PLAINS BANK AND TRUST COMPANY**

**Job Description**

**Job Title:** Risk Management/BSA Officer

**Reports To:** Compliance Officer (primary) and Chief Executive Officer (secondary)

**Salary Level:** 14

**FLSA Status:** Exempt

**Division:**

**Department:**

**Location:**

**Prepared By:**

**Prepared Date:** 8/1/2017

**Approved By:**

**Approved Date:**

**SUMMARY**

The Risk Management Officer is responsible for ensuring the Bank maintains an adequate and effective Enterprise Risk Management (ERM) program thus ensuring the Bank is in full compliance with all banking laws, rules, regulations, and internal policies, procedures and processes.

The Bank Secrecy Act Officer is responsible for developing, implementing and administering all aspects of the Bank Secrecy Act Compliance Program.  This position performs various quality control reviews and monitoring in the area of Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering, OFAC and Customer Identification Program compliance using industry standard and regulatory guidance sampling methods to ensure the Bank's compliance efforts are maintained on a daily basis.  Advises the Bank's Compliance Officer, Senior Management and Bank personnel of emerging compliance issues and consults and guides the Bank in the establishment of controls to mitigate risks.  Assists the Compliance Officer in ensuring department activities run smoothly and efficiently by providing leadership, training and supervision within the department.  The position of Bank Secrecy Act Officer performs direct supervisory duties of assigned department staff, coordinates staff for coverage in assigned areas of the department, and is required to be fully knowledgeable and skilled in all areas of the department.

**ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned.

Manage and maintain risk management program for all Bank products, services and activities.

Manage Bank policy program -- writing policies, providing training on policies and ensuring compliance with policies.

Maintain and support vendor management program for Bank.

During times of regulatory examination, interact with examiners and provide information as necessary.

Assist with Community Reinvestment Act (CRA) program and look for opportunities for CRA credit.

Assist compliance officer with compliance related duties and projects.

Administer all aspects of Bank Secrecy Act Program for Bank, including assigning out BSA related tasks and supervising those responsible for the tasks.

Other projects as may be assigned by senior management.

**NON-ESSENTIAL DUTIES & RESPONSIBILITIES** include the following. Other duties may be assigned.

**SUPERVISORY RESPONSIBILITIES**

May manage up to three subordinate employees. Is responsible for the overall direction, coordination, and evaluation of this unit. Carries out supervisory responsibilities in accordance with the organization's policies and applicable laws. Responsibilities include interviewing, hiring, and training employees; planning, assigning, and directing work; appraising performance; rewarding and disciplining employees; addressing complaints and resolving problems.

**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**

Bachelor's degree (B. A.) from four-year college or university plus additional bank-related training; or six to eight years related experience and/or training; or equivalent combination of education and experience.

**LANGUAGE SKILLS**

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

**MATHEMATICAL SKILLS**

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages, area, circumference, and volume. Ability to apply concepts of basic algebra and geometry.

**REASONING ABILITY**

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

**OTHER SKILLS AND ABILITIES**

Must have the ability to operate the following equipment: telephone, copy and fax machines, PC and printer.

Must have working knowledge of the following software programs: internet, word processing and spreadsheets.

**KEY CONTACTS--Internal and External**

Has frequent contact with compliance officer, senior management and department supervisors. Has frequent contact with Board of Directors, outside consultants and regulators.

**CERTIFICATES, LICENSES, REGISTRATIONS**

**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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit. The employee frequently is required to use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee is occasionally required to stand; walk; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, and ability to adjust focus.

**WORK ENVIRONMENT** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

**COMMENTS**

Position requires the ability to work before or after normal business hours to meet required deadlines and attend various employee meetings and/or training programs, including Saturdays.