

**COMPLIANCE/CRA OFFICER
VICE PRESIDENT
EXEMPT POSITION**

Reports to: President/CEO, The Audit Committee

Qualifications for Job:

Education - College degree in Business Management, CRCM Certification preferred.

Experience - Five years in financial compliance environment

Special Skills - Computer literate with working knowledge of Windows and Microsoft Office Suite.

Summary:

Develop, implement and monitor the maintenance of a compliance management system designed to ensure that each functional area of the bank achieves and maintains compliance with all state and federal banking regulations.

Responsibilities:

Maintain a current awareness of the regulatory environment and knowledge of state and federal regulations. Attend training as needed to remain well-versed in banking regulations.

Facilitate the necessary communication with bank personnel for changes in laws and regulations applicable to the bank operations.

Provide the necessary support for ongoing employee and director compliance training by establishing and maintaining online, and in-person training programs; maintain information of all staff/directors training activities related to compliance.

Prepare and perform periodic tests of transactions and/or procedures to monitor the effectiveness of the compliance program and staff performance.

Serve as the interface between third-party compliance auditor/service providers and the Audit Committee; create and maintain an exception matrix including documented corrective actions taken to address exceptions and other concerns.

Facilitate periodic regulatory examinations relating to compliance management and CRA; review and coordinate the completion of management responses to those findings noted items State and Federal Examinations.

Ensure each department has effective monitoring procedures in place, and that monitoring is occurring on a timely basis.

Work with Department Managers to direct corrective action to compliance findings by auditors and examiners; maintain a tracking matrix to chart audit/exam findings and maintain documentation of correcting actions.

Communicate the current state of the bank's compliance management system, including any compliance and audit deficiencies to management and the Audit Committee of the Board of Directors through written reports and oral presentations on a bi-monthly basis; prepare a comprehensive audit committee packet bi-monthly consisting of an agenda, compliance committee minutes, the bank's

overall audit tracking and monitoring report, audit exception report summarizing the last quarter's audits, and other relevant items.

Chair quarterly Compliance Committee Meetings to ensure bank-wide administration of the compliance management system. Address ongoing regulatory compliance changes and coordinate any action needed by the bank to comply with the regulatory change.

Participate in the introduction and development of new products and services to ensure proper consideration of regulatory compliance through the process.

Review all bank marketing and all extensions of credit to insiders.

Serve as the Bank's Community Reinvestment Act Officer, Privacy Office and Custodian of Records Assist in the administration of the Bank's BSA/AML program; provide annual review of MSBs and customers granted CTR exemptions.

Assist the Bank's Security Officer, as needed.

Maintain and administer the Bank's Customer Complaint Policy and Code of Ethics.

Provide annual reviews of HMDA and community development activities related to CRA performance standards.

Banking Policy Guidelines:

Demonstrate complete understanding through the implementation of policies, procedures, and contracts as it relates to legal and regulatory compliance within your area of responsibility.

Comply with Bank policies including Bank and customer information security, code of ethics, operational policies and procedures and standards communicated in the employee handbook.

Responsible for comprehending and applying all internal communications distributed within the Bank.

Maintain a professional image when representing Harford Bank.