



Oxford Bank & Trust

BSA/AML Compliance Specialist

Oxford Bank & Trust is seeking a BSA/AML Compliance Specialist to join our Compliance Team at our Corporate Office in Oak Brook, IL. This individual is primarily responsible for supporting the SVP, Government Compliance and the Senior BSA/AML Compliance Specialist. This is an important position as it provides investigative support to ensure bank compliance with applicable regulations. The key responsibilities for this position are reviewing customer transactional data in order to identify BSA reportable transactions and verifying data for annual HMDA submission. The BSA/AML Compliance Specialist will provide excellent customer service to both internal and external customers while demonstrating Oxford Bank's Core Values.

Skills/Education

- Minimum of 3 years BSA/AML banking experience
 - Knowledge of BSA/AML, OFAC and USA Patriot Act requirements
 - Familiarity with Banker's Toolbox Software or equivalent
 - Familiarity with CRA Wiz software helpful
- ACAMS certification a plus
- Proficient with Microsoft Office products (Word, Excel, Outlook)
- Exceptional analytical and problem-solving skills and an inquisitive nature
- Solid banking software skills with aptitude for learning bank systems
- Organized and detail-oriented:
 - Work well under compressed time constraints
 - Manage multiple tasks/projects at one time
 - Monitor and track outstanding issues, requiring follow-up action
- Self-starter, able to work independently with little or no supervision
- Excellent oral and written communication skills
- Strong interpersonal skills and ability to build and maintain professional relationships with internal and external customers
- Ability to work collaboratively in a group environment, utilizing influencing skills, when appropriate
- Exemplary ethical standards with emphasis on maintaining confidentiality of work-related information
- High school diploma or equivalent

Responsibilities

BSA/AML:

- Perform reviews of selected transaction activity reports to identify those transactions requiring: Suspicious Activity Reports (SAR)
- Monitor customer activity to identify suspicious activity, conduct investigations and prepare summary of any findings to the BSA Officer for review

- Obtain and verify customer information as part of the Customer Due Diligence (CDD) program
- Monitor new account checklists, and verify bank compliance with §326 Customer Identification Program documentation requirements
- Follow up on staff initiated red flag and suspicious activity alerts
- Monitor account activity to ensure compliance with OFAC and 314(a) requirements
- Perform annual due diligence reviews on higher risk customers
- Conduct customer site visits as needed
- Assist with staff training
- Aid in the preparation of independent audits and FDIC examination requests
- Respond to staff inquiries for assistance and information relating to the BSA/AML program

HMDA:

- Data Collection
 - Identify missing entries, document reason for omission or entering loan data into Loan Application Register (LAR)
 - Import data for funded loans from LaserPro system into CRA Wiz software
 - Import data for adverse action transactions from DecisionPro into CRA Wiz software
 - Generate internal report to verify capture of all loans that meet HMDA criteria
 - Run CRA Wiz error reports, correcting any rejects
 - Verify a sample of entries, verifying accuracy of data reported
 - Finalize quarterly HMDA Loan Application Report (LAR update)
- Annual Submission
 - Run final error report, correcting any rejects
 - Run final submission, submitting final report to regulators by March 1st
 - Respond to any follow-up communications from regulators

General

- Keep abreast of new job related regulatory guidelines
- Comply with all Oxford Bank & Trust policies and procedures
- Complete all required compliance training by established deadlines
- Travel between Oxford locations as required
- Understand and adhere to Oxford Bank's Core Values
- Other duties as assigned

Oxford Bank offers a competitive benefit package for Full Time Employees.

To be considered for this position, candidates must submit a resume and a cover letter, including salary requirements to hr@oxford-bank.com / fax:(630)424-2925. Candidates for hire will undergo Credit and Criminal Background Checks as well as Drug Testing. Applicants must have a good credit history to be considered for this position.

Physical Demands and Condition Requirements

The physical demands described here are representative of those that must be met to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform essential functions.

While performing the duties of this job this position this individual is regularly required to walk, sit, talk, hear, use their hands and fingers (manual dexterity), use a telephone, and occasionally lift and /or move

up to 25 pounds and stand for extended periods of time. Specific vision abilities required by this position include, close vision, and the ability to adjust focus.

*Oxford Bank & Trust will make reasonable accommodations in compliance with the Americans with Disabilities Act of 1990.

Oxford Bank & Trust is an Equal Opportunity Employer.

All qualified applicants will receive consideration without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability or veteran status. Oxford Bank & Trust is a Drug Free Workplace.

For additional information about Oxford Bank & Trust please visit www.oxford-bank.com .
