BankSouth seeks qualified candidates for the position of Fair Lending/CRA/HMDA Compliance Officer. This position is responsible to develop, implement, administer and coordinate all aspects of the Fair Lending, Community Reinvestment Act (CRA), and Home Mortgage Disclosure Act (HMDA) compliance programs enterprise-wide (BankSouth and BankSouth Mortgage), with appropriate internal and external individuals, groups or business. The overall goal for this position is to achieve continuous improvement to and ongoing success of the Fair Lending, CRA and HMDA programs. This position reports to the Chief Compliance and Risk Officer.

Qualified candidates must be able to direct, manage and perform Fair Lending, CRA and HMDA compliance efforts, including both strategic and targeted analyses, assessments, investigations, remediation efforts, fair lending project plans and reviews of all fair lending developments. Must be able to research, review and present recommended amendments to policies, procedures and guidelines and provide updates to Bank personnel, including the Board of Directors and legal counsel. Solid working knowledge of laws, regulations and issues related to Fair Lending, CRA, HMDA, Equal Credit Opportunity, Fair Housing Act, Unfair, Deceptive or Abusive Acts or practices is required.

Must have excellent written, verbal/non-verbal communication skills and interpersonal report development/presentation skills that apply to personnel at all levels of the organization, including a strong ability to communicate effectively with executive managers and directors. Must be able to lead internal cross-departmental teams to develop and execute CRA and Fair Lending strategic plans and manage complex projects and deadlines simultaneously. Excellent reading, comprehension and problem solving skills are a must. We seek candidates with a minimum of a 4 year college degree in a related field or equivalent work experience. A minimum of five (5) years of experience in the banking and/or mortgage industry with prior compliance management experience is highly preferred. Advanced knowledge of fair lending laws, regulations and oversight including ECOA, HMDA, UDAAP, CRA and fair lending guidance/examination standards is desired.

BankSouth places a high value on every employee and offers a great workplace environment and an excellent benefit package. Salary for this position will be commensurate with scope, background and relevant experience.

Qualified candidates only should submit their resume and salary expectations to: <u>tthrasher@banksouth.com</u>