

Fair Lending and Community Reinvestment Act Officer

Job Requirements

- Associate's or Bachelor's degree in business or related field, or equivalent business experience with five or more years in regulatory compliance of banking laws and regulations or other related experience.
 - Comprehensive knowledge and understanding of CRA and fair lending and/or fair servicing rules, regulations, and testing methodologies, including: HMDA, ECOA, FHA, SCRA, UDAAP and other matters.
 - Must be able to identify and define problems, conduct research and analyze information, determine the regulatory impact to business initiatives and influence decisions.
 - Strong understanding of bank systems and processes; strong computer knowledge; excellent MS Word, Excel, and PowerPoint skills. Working knowledge of automated CRA and Fair Lending software a plus.
 - Highly analytical and organized with the ability to manage multiple tasks and projects.
 - A high degree of good judgment is required.
 - Team player with desire to promote a collaborative work environment.
 - Ability to communicate and negotiate in a knowledgeable and credible fashion with the full range of internal and external stakeholders, including all business lines, senior leadership, appropriate leadership committees, and regulators.
 - Ability to lead, manage and direct compliance staff responsible for fair lending activities.
 - Perform annual performance reviews along with an effective management plan consisting of goals for staff.
 - Each employee must complete all required training, including Bank Secrecy Act/Anti-money Laundering training, suitable to his or her position within the bank.
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- a. Monitor policies, procedures and practices to ensure adherence to the technical requirements applicable to "Large Bank" CRA reporting requirements. This includes understanding the Banks Assessment Areas.
 - b. Update CRA Public File annually by April 1st.
 - c. Ensure that employees, management, and the Board or committee of the Board are periodically apprised of the Bank's CRA programs and initiatives.
 - d. Participate in and contribute to the quarterly CRA Committee meeting.
 - e. Ensure investments, community involvement activities and community development loans are appropriately documented and retained.
 - f. Research and recommend appropriate CRA qualified community involvement, lending and investment opportunities to CRA Committee.
 - g. Serve as a primary contact and liaison between the Bank and community-based charitable and non-profit organizations.
 - h. Serve as an informational resource regarding existing and prospective CRA activities.
 - i. Communicate and collaborate with Community Development Officer.
 - j. At least annually, update CRA 3-year plan.
 - k. In coordination with the CRA Committee, prepare CRA goals.
 - l. Monitor and report on CRA goals.
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- b. Fair Lending:

1. Maintain a working knowledge of state and federal laws and regulations as they relate to Fair Lending, and a current awareness of legislative developments and their impact on operations and services.
 2. Monitor policies, procedures and practices to ensure adherence with federal and state regulations related to Fair Lending.
 3. Develop and maintain an enterprise-wide Fair Lending program, including ongoing communications with business units to effectively implement the programs.
 4. Work with business units to develop, direct and deploy efficient and effective processes and workflows to minimize Fair Lending exposure.
 5. Develop any necessary changes to policies, procedures and training resulting from fair lending or data reporting regulatory changes.
 6. Consult with lines of business to ensure risk factors are mitigated, and conduct fair lending reviews on the policies, processes, and internal controls in underwriting, pricing, and marketing of business units' products and services in compliance with fair lending regulations and interagency examination procedures.
 7. Perform periodic fair lending self-assessment to identify potential risk areas through statistical analysis, redlining review and the use of the fair lending software application.
2. Reporting:
- a. Act as a back up for annual CRA and HMDA submission. Annual submissions must be completed by March 1st.
 - b. Prepare periodic reports or dashboards for presentation to senior leadership and the Board concerning the Bank's record of compliance. To include, but not limited to, Fair Lending and CRA activities.
3. Miscellaneous:
- a. Coordinate regulatory changes within affected business functions and operational areas and ensure that changes and controls are implemented to facilitate regulatory compliance.
 - b. Monitor regulatory developments.
 - c. Develop and execute an applicable risk assessment; which includes annual review and recommended updates based on regulatory, industry, and Bank changes.
 - d. Develop a library of CRA and Fair Lending resources and provide informational assistance to employees.
 - e. Serve as the primary Bank liaison to coordinate CRA and Fair Lending internal and external audits.
 - f. Assist the Chief Compliance Officer and Deputy Chief Compliance Officer with regulatory exams.
 - g. Ensure compliance issues and/or concerns are identified, investigated, and resolved.
 - h. Perform special projects, compile data and prepare reports for Senior Management and other personnel, as needed.
 - i. Assist with CRA and Fair Lending training and sessions for new and existing teammates.
 - j. Remain skilled and educated on the functions of CRA and Fair Lending software.
 - k. Collaborate and support the vendor management group and business units to ensure that any functions performed by vendors are effectively tested.
 - l. Lead and manage direct reports to include training, coaching, performance evaluations, annual personal performance plans, and recommend promotions, salary changes, transfers, and disciplinary actions.

This position is located in Blairsville, GA. Interested candidates should e-mail resumes & cover letters to tiffany_crisson@ucbi.com.

