



**Job Title:** Risk and Compliance Associate  
**Reports to:** Risk and Compliance Officer  
**Department:** Operations  
**FLSA Status:** Non-Exempt

**Summary:**

Provides support to the BSA and Risk and Compliance Officer. This position will generate a wide range of reports for the Deposit Compliance Officer and assist the Risk and Deposit Compliance Officer to ensure that each functional area of the bank achieves and maintains compliance with all applicable banking laws and regulations.

**Essential Duties and Responsibilities:**

- Responsible for preparing reports monthly including but not limited to BSA/Risk Management report and monthly deposit account exceptions report;
- Responsible for reviewing all new deposit accounts and safe deposit account documentation for completion and accuracy;
- Prepare maintenance request forms for account exceptions;
- Responsible for entering deposit account exceptions items into the Navigator system and for recording cleared exceptions monthly;
- Provides assistance related to compliance laws and regulations to management and staff;
- Collaborates in the gathering of documentation and information requested by internal, external, and regulatory auditor and authorities related to an audit, examination or inquiry;
- Review Commercial Risk Rating forms for accuracy;
- Review FinCEN 314a information;
- Assign ABA On-line training for retail employees;
- Maintain a record of training attended/completed by Bank employees;
- Train all new bank employees on BSA information;
- Review CTR's, SAR's and Monetary Instruments and input data;
- Review OFAC failed wires;
- Review moderate risk accounts semi-annually and high-risk accounts monthly;
- Monitor returned ATM/Debit Cards and contact account officer for disposition;
- Review wires quarterly and semi-annually; sort by beneficiary and sender;
- Review SCM User code File Maintenance report monthly;
- Assist with the review and implementation of automated FCRM software;
- Review Transaction Management System Reports;
- Prepares and presents training to employees to complement and reinforce all compliance training;
- Maintain excellent customer relations and the confidentiality of the Bank's customers;
- Attend compliance related courses or other general banking courses as required; and

- Perform all other duties as assigned.

**Education/Experience:**

High School Diploma or equivalent; and 3-5 years related experience or equivalent.

**Knowledge, Skills and Abilities:**

- Ability to read, analyze and interpret business periodicals, professional journals, and government regulations;
- General knowledge of banking regulations;
- General knowledge of all financial institution policies and procedures;
- Effective interpersonal relationships with management and team members;
- Ability to perform tasks quickly and accurately;
- A thorough understanding and application of all policies, procedures and regulations pertaining to the work of a Risk and Compliance Associate;
- Ability to operate in a team environment and lead a team to accomplish shared goals;
- Strong attention to detail;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs as well as in house document retrieval and electronic communications.

**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 job functions.

- Sit or Stand or walk for extended periods
- See to read small print or complex reports
- Effectively communicate orally
- Manually operate keyboard, mouse, and other personal computing devices.
- Occasionally lift up to 10 pounds

**Compensation and Benefits:**

This position is eligible for all group benefits of a non-exempt employee as defined in the Triumph Bank Employee Handbook. The Risk and Compliance Officer will evaluate the performance of the Risk and Compliance Associate on at least an annual basis.