

JOB TITLE: LENDING COMPLIANCE ANALYST AND CRA OFFICER

Location: Norwalk, CT

Type: Full-Time/ Exempt

Position summary:

Implements and oversees consumer and commercial lending regulatory compliance and CRA (Community Reinvestment Act) compliance: supports and assists in the development and implementation of new lending products or technologies and existing lending products to ensure adherence to Bank policies and procedures and compliance to regulatory standards; develop, implement, and administer all aspects of the Bank's Community Reinvestment Act Compliance Program.

Qualifications required:

- Two year business degree
- 5+ years of Residential, commercial and consumer compliance experience, and CRA experience
- 5+ years of tracking issues regarding RESPA, ECOA, TILA, FCRA, FACTA, HMDA, FDCPA, Flood Insurance, SAFE Act, SCRA, Appraisals Standards, Fair Lending and CRA Compliance
- Proficient in Windows Office applications, Word, Excel and Outlook; QuestSoft CRA and HMDA Relief

Qualifications desired:

- Prior experience in Lending and CRA Compliance
- General knowledge of the banking industry, retail services, consumer and commercial lending, residential lending and CRA

Essential functions and responsibilities:

- Ensure compliance to all aspects of the Bank's Community Reinvestment Act Compliance Program
- Research, analyze and interpret all applicable CRA regulations/statutes; implement changes and/or enhance existing CRA policies/procedures
- Serves as a key member of the CRA Committee
- Work with Senior Management and CRA Committee to attain CRA compliance goals
- Coordinate, review, and if applicable document CRA Lending, Investment, and Community Service activity
- Conduct periodic review of the Bank's Assessment Area to ensure reasonableness
- Maintain relevant CRA data and documentation (reports, files, etc.) to track CRA performance
- Update CRA Policy and related documents including maintaining the Bank's Public CRA File
- Oversee compliance with the HMDA and CRA data collection, reporting, and disclosure requirements
- Coordinate and assist in CRA regulatory exams, internal and external audits, and compliance monitoring reviews
- Conduct quarterly CRA and HMDA Data Integrity Reviews
- Implement and oversee new regulations and/or changes to existing regulations
- Assist the Compliance Officer with the OCC Safety and Soundness (Consumer Compliance) Exam
- Assist the Compliance Officer in the annual Lending Compliance Monitoring Reviews
- Ensure compliance with all existing and/or new lending related compliance regulations
- Work with the Compliance Officer, to develop, implement, and maintain up-to-date lending compliance policies and procedures
- Monitor adherence to established policy, procedures and practices regarding lending compliance
- Work with Business Units to ensure automated loan origination and documentation systems (i.e. Encompass) are and remain compliant with existing or new regulations

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- Assist (provide information and support) in lending compliance regulatory exams, external/internal audits and compliance monitoring reviews
- Train lenders, lending support staff, loan operations and lending management on compliance policy/procedure requirements in conjunction
- Work with the Director of HR/Training to develop annual BVS Compliance related training Schedule
- Review and enhance lending compliance related BVS courses
- Work with the Compliance Officer, Chief Lending Officer and other bank staff to resolve any deficiencies noted in consumer and commercial
- lending compliance monitoring reviews, audits or regulatory exams
- Assist Compliance Officer in managing “tracking log/matrix” for compliance review/audit findings/recommendations
- Work with the Lending Division to ensure compliance to consumer lending regulations, such as: Truth-in-Lending Act; Equal Credit Opportunity Act; Real Estate Settlement Procedures Act; Fair Crediting Report Act
- Work with the Collections/Workout Department to ensure compliance to Fair Debt Collections Practices Act
- Assist the Compliance Officer to ensure compliance to Service Members Civil Relief Act (SCRA) and applicable regulations
- Ensure compliance to the National Flood Insurance Act and applicable regulations.
- Work with Compliance Officer to conduct and/or participate in Fair Lending risk assessments and related initiatives or corrective actions
- Work with Compliance Officer to investigate and respond to consumer and commercial lending customer complaints
- Work with Compliance Officer and Senior Management to ensure lending products and marketing efforts are compliant with the Unfair, Deceptive or Abusive Acts or Practices (UDAAP)
- Assist Compliance Officer and Director of Human Resources/Training to ensure Bank wide compliance with the SAFE Act
- Serve as resource for lending compliance inquires: conducting research and providing support/guidance
- Keep abreast of regulatory laws, regulations, memoranda, interpretive rulings, guidance, etc.
- Provide compliance lending employee training, as needed
- Serves as a member of the Compliance Committee
- Ability to travel between Branches
- Critical thinking and complex problem solving skills
- Demonstrate a strong ability to identify, analyze and solve problems
- Excel in trouble shooting
- Demonstration of customer service ethic
- Ability to multi-task and meet critical deadlines
- Regular and predictable attendance

Success factors/job competencies:

- Ability to work well independently and with others
- High degree of accuracy and attention to detail
- Strong communication skills, written and verbal
- Organizational and time management skills