

JOB TITLE: LENDING COMPLIANCE ANALYST

Location: Norwalk, CT

Type: Full-Time/ Non-Exempt

Position summary:

Implement and oversee consumer, residential and commercial lending regulatory compliance. Keep abreast of regulatory laws, regulations, interpretive rulings, guidance, etc. Implement and oversee new regulations and/or changes to existing regulations.

Qualifications required:

- Two year business degree
- Minimum of three years of Residential, commercial and consumer compliance experience
- Minimum of three years of tracking issues regarding RESPA, ECOA, TILA, FCRA, FACTA, HMDA, FDCPA, Flood Insurance, SAFE Act, SCRA, Appraisals Standards, and Fair Lending Compliance
- Proficient in Windows Office applications, Word, Excel and Outlook (All), Encompass (Residential Mortgage)

Essential functions and responsibilities:

- 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
- 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
- Serve as resource for lending compliance inquires: conducting research and providing support/guidance
- Work with the Lending Areas – Commercial, Consumer and Residential Mortgage Departments to ensure compliance to consumer lending regulations, such as: Truth-in-Lending Act; Equal Credit Opportunity Act; Real Estate Settlement Procedures Act; Fair Credit Reporting Act
- Work with the Collections/Workout Department to ensure compliance to Fair Debt Collections Practices Act
- Ensure compliance to Service Members Civil Relief Act (SCRA) and applicable regulations
- Ensure compliance to Military Lending Act (MLA) and applicable regulations
- Ensure compliance to the National Flood Insurance Act and applicable regulations.
- 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
- Assist (provide information and support) in lending compliance regulatory exams, external/internal audits and compliance monitoring reviews
- Assist Compliance Officer and HR to ensure Bank wide compliance with the SAFE Act
- Assist the Compliance Officer with the OCC Safety and Soundness (Consumer Compliance) Exam
- Serves as a member of the Compliance Committee
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- Work with the HR to develop annual BVS Lending compliance related training schedule
- Review and enhance lending compliance related online courses
- Provide compliance lending employee training, as needed
- Conduct and/or oversee Regulation B (Notice of Action Taken) compliance monitoring reviews (monthly)
- Assist the Compliance Officer in the annual Lending Compliance Monitoring Reviews
- Work with the Compliance Officer, Senior Management and Business units to resolve any deficiencies noted in consumer, residential and commercial lending compliance monitoring reviews, audits or regulatory exams
- Assist with conducting and/or participating in the annual Fair Lending risk assessments and related initiatives or corrective actions

Salary Range: \$70,000—\$95,000