



POSITION DESCRIPTION

TITLE: BSA/AML Officer

CATEGORY: Full-Time

FLSA: Exempt

LOCATION: Kansas or Missouri

DEPARTMENT: Compliance

REPORTS TO: Chief Risk Officer

SHIFT: Monday through Friday 8:00 - 5:00

DATE: June 18, 2025

SUMMARY

The BSA/AML Officer is responsible for ensuring compliance with the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations. This role oversees the development, implementation, and maintenance of the bank's BSA/AML compliance program, ensuring effective monitoring, reporting, and risk assessment related to potential money laundering and terrorist financing activities. This role is crucial in safeguarding the bank's integrity and reputation while managing regulatory relationships.

ESSENTIAL DUTIES

- Develop, implement, and maintain the bank's BSA/AML compliance program, policies, and procedures to ensure adherence to applicable regulations.
- Conduct periodic risk assessments to identify vulnerabilities in the bank's products, services, and customer base, and develop strategies to mitigate these risks.
- Oversee the transaction monitoring system, ensuring effective identification of suspicious activity and compliance with reporting requirements.
- Prepare and submit Suspicious Activity Reports (SARs) and Currency Transaction Reports (CTRs) as required, ensuring timely and accurate submissions to regulatory authorities.
- Help develop and deliver training programs for staff to promote awareness of BSA/AML regulations and the importance of compliance in daily operations.
- Collaborate with internal and external auditors during BSA/AML examinations and audits, ensuring prompt resolution of findings.
- Serve as the primary point of contact for regulatory agencies regarding BSA/AML compliance matters, fostering positive relationships and ensuring clear communication.
- Stay informed about changes in BSA/AML regulations and industry best practices, updating policies and procedures as necessary to ensure compliance.
- Identify and mitigate potential BSA/AML risks and inform and train bank personnel pertaining to such issues.



- Perform daily reviews, monitoring and analysis of various reports, logs and transaction data to identify trends, unusual activity, and determine if transactions are suspicious.
- Provide maintenance, follow-up and timely responses for OFAC checks and FinCEN 314(a) and (b) lists and inquiries.
- Review, approve, or decline requests for exempt entities; file approved documentation for exemptions; ensure compliance with all applicable reporting and recordkeeping requirements.

SECONDARY DUTIES

The BSA/AML Officer performs duties specific to the position and other functions as assigned.

RESPONSIBILITIES

- Ensure compliance with all bank policies and procedures, as well as all applicable state and federal banking regulations.
- Treat people with respect, keep commitments, inspire the trust of others, work ethically and with integrity, uphold the bank's values, and accept responsibility for one's own actions.
- Demonstrate knowledge of and adherence to EEO policy, show respect and sensitivity for cultural differences, educate others on the value of diversity, promote a working environment free of harassment of any type, and value a diverse workforce.
- Follow policies and procedures, complete tasks accurately and on time, support the bank's goals and values, and benefit the bank through outside activities.
- Perform the position safely, without endangering the health or safety of yourself or others, and report potentially unsafe conditions to management. Comply with occupational safety and health standards and all rules, regulations, and orders issued pursuant to the OSHA Act of 1970 that are applicable to one's position at the bank.
- Possess and maintain a current driver's license and a vehicle with appropriate insurance coverage. Both are required to drive while performing assigned duties and responsibilities.
- Possess and maintain adequate skills in computer operation, including email, word processing, spreadsheet, and specialty software programs.
- Possess and maintain adequate typing skills to meet the needs of the position.
- Possess and maintain adequate math skills to meet the needs of the position. This may include the ability to count currency and coin, calculate interest, balance accounts, add, subtract, multiply, and locate routine mathematical errors.
- Practice effective and efficient organizational and time management skills.
- Be able to work with general supervision while performing duties.
- Use effective oral, written, and interpersonal communication skills. This includes the ability to apply common sense when carrying out instructions, interpreting documents, understanding procedures, writing reports and correspondence, and speaking clearly to customers and employees.
- Be able to deal with routine problems involving multiple facets and variables in standardized situations.

SUPERVISOR RESPONSIBILITY

The BSA/AML Officer is responsible for the supervision of the BSA/AML Department and carries out supervisory responsibilities in accordance with the bank's policies and applicable laws, ensuring adherence to EEO guidelines.

ENVIRONMENT, PHYSICAL & MENTAL DEMANDS

The environment for this position is primarily a non-confined office-type setting in which employees are free to move about at will. This environment may include some minor annoyances, such as noise, odors, drafts, temperatures, etc.

Physical demands include writing, typing, speaking, listening, lifting (up to 25 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception, and adjusted focus), sitting, walking, standing, squatting, kneeling, and reaching.

Mental demands include analytical reasoning, reading and understanding documents or instruments, performing detailed work, following directions, problem solving, providing effective customer or employee communication, performing accurate math calculations, understanding language, engaging in effective verbal and written communication, enduring stress, conducting multiple concurrent tasks, and withstanding constant interruptions.

Physical and mental demands also include correct usage of the following equipment: telephones, cellular phones, copy and fax machines, adding machines or calculators, encoders, money counters, credit card terminals, postage machines, cash recyclers, vaults, computers, and related printers.

Work environment characteristics, physical demands, and mental demands are representative of those an employee encounters while performing the essential functions of this job and represent the knowledge, skill, and/or ability required to perform the job in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the job.

QUALIFICATIONS

These qualifications are general guidelines normally considered essential to the satisfactory performance of this position. The specifications listed below are representative of the knowledge, skill, and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviations from these qualifications.

- Bachelor's degree in Finance, Business Administration, Criminal Justice, or a related field preferred.
- Minimum of 5 years of experience in BSA/AML compliance, risk management, or a related field within the banking or financial services industry.
- Professional certification (e.g., CAMS, CFCS) is highly desirable.
- In-depth knowledge of BSA/AML regulations, including related laws, guidance, and best practices.
- Advanced knowledge of state and federal banking compliance regulations, bank policies and procedures, and the bank's products and services.
- Strong analytical abilities to assess complex financial data, identify patterns, and recognize suspicious activity.
- High level of attention to detail to ensure accuracy in monitoring, reporting, and compliance activities.

- Excellent verbal and written communication skills, with the ability to convey compliance concepts clearly to diverse audiences.
- Proactive mindset in identifying issues and developing practical solutions to enhance the effectiveness of the BSA/AML program.
- Ability to lead training initiatives and promote a culture of compliance and awareness within the organization.
- Strong organizational skills to manage multiple compliance initiatives and meet deadlines effectively.
- Ability to build and maintain effective relationships with internal stakeholders and regulatory agencies.
- Intermediate knowledge of operational and lending activities and terminology.
- Proven ability to effectively train and instruct others in a formal classroom or one-on-one environment.
- Intermediate math skills with the ability to calculate interest, balance accounts and locate routine mathematical errors.
- Ability to work with no supervision while performing duties.
- Advanced skills in computer operation; email, word processing, spreadsheet and specialty software programs.
- Ability to deal with complex problems involving multiple facets and variables in non-standardized situations.
- Ability to work additional or non-standard hours as needed to meet deadlines or respond to other situations requiring extended availability.

Management reserves the right to change this position description at any time according to business needs.

