



BSA ANALYST

This position is responsible for the oversight and general functions of the bank's BSA/AML/OFAC monitoring to ensure compliance with the regulatory guidelines and applicable laws.

Essential Duties and Responsibilities

- Analyze accounts for unusual or suspicious activity through the use of various reports and alerts generated by the bank's anti-money laundering system.
- Conduct account investigations and research in an effort to address any account irregularities and determine whether escalation is warranted.
- Process alerts by making a determination to clear or to escalate for further investigation based on an analysis of findings.
- Document all findings in a centralized case management system to ensure complete documentation is secured and maintained as required by law.
- Communicate with Bank personnel and management on CIP/CDD/EDD deficiencies detected during the account monitoring process.
- Maintain proficiency in all aspects of BSA/AML/OFAC compliance; attend BSA training as assigned by the BSA Officer
- Review of the high-risk accounts
- Review OFAC potential hits;
- Prepare, review and submit Currency Transaction Reports
- Adhere to all Bank policies and procedures
- Other duties and responsibilities may be assigned, according to the needs of the Bank.

Preferred Qualifications (Education, Experience, Skills)

- In-depth knowledge of BSA/AML regulations,
- 2 years minimum of related BSA/AML analyst experience.
- Skilled at monitoring, reviewing and analyzing account activity in order to identify unusual or suspicious activity.
- Familiarity with bank operations in general.
- Self-motivated, dependable, adaptable and detail-oriented individual with analytical, writing and organizational skills required as well as good time management.
- Ability to read, analyze and interpret Federal and State banking regulations related to the Bank Secrecy Act and Anti-Money Laundering.
- Ability to write reports and business correspondence.
- Basic computer skills (spreadsheet and word processing); knowledge of and ability to use internal bank systems.
- Ability to interact professionally with all levels within the Bank.
- Ability to work well under pressure and to manage multiple tasks simultaneously.
- Must be an independent worker and self-starter requiring minimal supervision.

Equal Employment Opportunity Policy

First State Bank of Uvalde provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.

This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation, and training.