

HSLC

JOB TITLE: Compliance Monitoring Analyst - Operations

DEPARTMENT: Compliance

REPORTS DIRECTLY TO: Compliance Officer

STATUS: Exempt

BASIC PURPOSE:

The Compliance Monitoring Analyst – Operations (CMA) supports the Compliance Officer in maintaining the Bank’s compliance with applicable State and Federal laws and regulations and HSLC’s policies and procedures through independent compliance monitoring, testing, and operational reviews. Reporting to the Compliance Officer and operating independently from business line functions, the CMA conducts detailed quality control and post-opening/post-closing reviews of operational and deposit activities and serves as the final reviewer for operational compliance, completeness, and accuracy, with risk acceptance, policy interpretation, and regulatory position decisions retained by the Compliance Officer and Executive Management.

The CMA identifies compliance issues, trends, and control gaps; documents and escalates findings; and provides well-supported recommendations to Management, while preparing compliance monitoring results and supporting data for reporting by the Compliance Officer to Management, the Board of Directors, and regulatory agencies.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

Key Responsibilities

- Monitoring, Analysis and Reporting
- Policy and Procedure Review
- Audit & Examination support

Compliance Monitoring, Testing, and Reporting

- Conduct independent compliance monitoring, testing, and operational reviews to assess adherence to applicable laws, regulations, and HSLC policies and procedures.
- Perform post-opening and post-closing compliance reviews of deposit and operational files and serve as the final reviewer for operational compliance, completeness, and accuracy.
- Identify, document, and escalate compliance issues, control gaps, trends, and exceptions, and provide clear, well-supported recommendations for corrective action.
- Prepare written compliance monitoring reports summarizing findings, conclusions, and recommendations for review by the Compliance Officer and reporting to Management and the Board of Directors.
- Evaluate management responses to compliance findings and track corrective actions to verify timely and appropriate remediation.

Risk Awareness, Controls, and Process Improvement

- Assess the effectiveness of operational controls and compliance-related processes and identify areas of elevated compliance risk.
- Monitor regulatory developments and industry best practices and assess potential impact to the Bank’s operations, policies, and procedures.
- Review forms, disclosures, and operational documents for compliance with regulatory requirements.
- Develop and maintain tracking logs, testing documentation, and supporting workpapers related to compliance monitoring activities.
- Develop and maintain compliance monitoring tools, reports, and data analytics as appropriate.

Audit, Examination, and Regulatory Support

- Serve as a primary liaison with Internal and External Auditors and State and Federal Regulators during compliance-related audits, examinations, and reviews, under the direction of the Compliance Officer.
- Coordinate responses to audit and examination requests, including the collection, analysis, and documentation of supporting information.
- Conduct follow-up reviews to validate that corrective actions resulting from audits, examinations, or compliance monitoring activities have been implemented.

Training, Collaboration, and Governance

- Provide guidance and training to bank staff on compliance-related operational requirements, internal controls, and identified areas of risk.
- Establish and maintain effective working relationships with employees, management, auditors, examiners, and regulatory agencies.
- Serve on the Bank's Compliance Council and participate in compliance-related management meetings as requested.
- Maintain professional competency through ongoing education, training, and awareness of applicable banking laws and regulations, including but not limited to BSA/AML/CIP, Consumer Privacy, Regulation CC, Information Security, Bank Protection Act, FACT/Identity Theft, HMDA, GLBA, Advertising, and related operational compliance requirements.

BASIC REQUIREMENTS:

- Demonstrates integrity, professionalism, sound judgment, and ethical conduct in all interactions with management, co-workers, auditors, examiners, and customers.
- Establishes and maintains effective working relationships across all areas of the Bank, including Executive Management, Board members, auditors, and regulators.
- Communicates effectively and confidently in both written and verbal formats, including the ability to clearly present findings and respond to questions or objections with diplomacy and professionalism.
- Works independently with minimal supervision while also collaborating effectively within a team environment.
- Demonstrates strong organizational, time management, and project management skills, with the ability to prioritize tasks and meet deadlines.
- Possesses strong analytical and critical-thinking skills, with the ability to review, interpret, and evaluate detailed information, data, reports, and regulatory guidance.
- Maintains a strong working knowledge of applicable banking laws and regulations and the ability to apply regulatory requirements to operational activities.
- Proficient in Microsoft Office and other applicable systems and tools used for documentation, analysis, reporting, and tracking.
- Demonstrates working knowledge of compliance review and testing methodologies, including data collection, sampling, trend analysis, interviewing, and documentation techniques.
- Able to accurately review and assess documents, records, and reports to identify errors, omissions, or compliance exceptions.
- Represent HSLC in a manner consistent with the bank's core values at all times, including outside of working hours and in online and social media posts and comments.

Disclaimer: The job description provided above is for informational purposes only and is subject to change at the discretion of HSLC's Board of Directors and/or Executive Management. It is intended to outline the general responsibilities and qualifications associated with the position of HSLC Compliance Monitoring Analyst. Actual duties, responsibilities, and qualifications may vary based on the current needs of the organization and the skills and experience of the selected candidate.

The Compliance Monitoring Analyst will be located in the Kenton, Ohio office. However, due to potential shifting needs of the bank and the regulatory climate, the location and responsibilities of this position are subject to change with minimal notice. The position can also expect to travel up to 5-10 days per quarter.