

Florida Capital Bank Job Description

Job Title: Lending Compliance Officer
Department: Compliance
Reports To: Chief Compliance and Risk Officer (CCRO)
FLSA Status: Exempt
Date: October 30, 2018

Summary:

The Lending Compliance Officer is a professional level job role, acting with minimal supervision (mostly in the form of oversight and advisement by the CCRO) to support the banking and mortgage lending business owners in understanding and documenting compliant operational processes related to credit and lending regulations. The Lending Compliance Officer provides regulatory compliance guidance and may issue compliance directives related to business activities throughout the company. This position reviews and reports on compliance and quality control monitoring activities. Serves as the bank's Fair Lending Officer.

Essential Duties and Responsibilities

- Maintain a comprehensive knowledge and a library of resources of the credit, lending and consumer protection laws and regulations
- Periodically review and submit recommendations on credit and lending policies and procedures to ensure compliance with applicable state and federal laws and regulations
- Assists the CCRO and Business Management with the review and implementation of new or changed regulations and laws
- Perform regulatory compliance and quality control reviews and risk assessments
- Prepare and manage the HMDA Loan Application Register, ensuring data integrity and timely filing
- Review and/or prepare detailed reports of compliance and quality control findings, presenting any irregularities or exceptions to the CCRO and responsible Business Management
- Assist and/or manage documentation in preparation and follow up of internal and external audits and examinations
- Work closely with business units to provide recommendations and support, and to ensure business practices are appropriate and in compliance
- Review forms and disclosures to ensure compliance with applicable laws and regulations
- Report suspected or known fraud and ethical issues, always performing in an ethical manner to protect the bank and employees from loss and reputational damages
- Provides directions and training to employees on related lending regulations
- Provides best-in-class service to our customers with innovative and creative solutions and interacts with fellow employees in a manner that promotes teamwork and professionalism. Represents Florida Capital Bank as a respected business professional. Comply with all FLCB policies and procedures including BSA and Regulatory requirements and complete all required training.

Performs other duties as assigned, including special projects.

Qualifications/Required Skills:

- Bachelor's degree from 4-year university in Business or other related area of study; or equivalent combination of education and work experience.
- Minimum 3 years experience in a regulatory compliance related position directly responsible for lending compliance or business operations

- Certified Regulatory Compliance Manager (CRCM), or other related designation, or the desire to obtain preferred In depth understanding of consumer protection regulations and their relevance to consumer credit and lending activities (CRA, HMDA, ECOA, Fair Housing Act, FCRA, Flood, GLBA, RESPA, SCRA, TILA, UDAAP)
- Knowledge of overall mortgage company and bank regulatory governance related to consumer and commercial lending activities
- Knowledge of banking and mortgage lending regulatory agencies (OCC, CFPB) and related laws, regulations and compliance requirements
- Knowledge of general banking and mortgage company operations, systems, reporting structures, policies and procedures
- Excellent verbal and written communication skills, policy and procedures technical writing competencies and presentation expertise; ability to manage multiple priorities and meet deadlines and use diplomacy and tact to resolve issues.
- Ability to form positive relationships with internal and external customers

Language Ability:

Ability to read and interpret complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to make effective and persuasive speeches and presentations.

Math Ability:

Ability to calculate figures and amounts such as discounts, interest, commissions, percentages, volume.

Reasoning Ability:

Ability to apply principles of logical or scientific thinking to a wide range of intellectual and practical problems. Ability to define problems, collect data, establish facts, and draw valid conclusions.

Computer Skills:

Requires strong knowledge of MS Office programs, with emphasis on Excel for data management and analytics.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk and hear. The employee is frequently required to sit; use hands and reach with hands and arms. The employee must occasionally lift and/or move up to 15 pounds. Specific vision abilities required by this job include close vision and distance vision.

This job description is not an employment agreement or contract, and has no effect on the Bank's employment at will policy. Management has the exclusive right to alter the scope of the work contained in this job description at any time without prior notice.

I can perform the essential duties and I accept the job responsibilities as outlined in this job description.

Employee Signature: _____

Date: _____