



Job Title: BSA Specialist

Seniority Level: Entry Level

Reports to: BSA Officer

Employment Type: FT/Non-Exempt

Job Summary:

BSA Specialist will support all aspects of the Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Office of Foreign Assets Control (OFAC), and USA Patriot Act to ensure UniBank is compliant with all appropriate regulations. This position will perform a wide variety of BSA-related functions including preparing Suspicious Activity Reports (SARs) and Currency Transaction Reports (CTRs), conducting account research, evaluating AML alerts to mitigate risk, reviewing potential OFAC matches, performing enhanced due diligence, and validating risk ratings are appropriate.

This position will assist the BSA Officer and Senior BSA Specialist in ensuring adherence to the BSA/AML compliance program. Assist in conducting BSA/AML investigations, due diligence and tracking. Analyzing alerts and incidents generated for unusual activity. Assist branches affected by BSA Compliance issues & Regulatory requirements.

This position may work remotely depending upon your residence and/or commuting situation. Applicants that are able to commute to Lynnwood, will preferably work at our Headquarters office. Out of state candidates or Washington residents that cannot commute to Lynnwood may have the option to work remotely but will need to work a schedule in line with our Pacific Time zone operating hours. Since this position handles confidential client information, you must work from a home office.

Duties/Responsibilities:

- Participate in activities directly related to compliance with state and federal regulations and monitoring requirements.
- Responsible for performing duties related to all aspects of the BSA/AML policy and procedures.
- Review AML alerts to mitigate risk and perform investigations.
- Review cash reports, wire reports, and other reports for suspicious activity and investigate related transactions.
- Review and audit bank's operational work and OFAC reports.
- Conduct periodic customer due diligence reviews for higher risk customers.
- Prepare and file the SAR reports for the Bank.
- Assist BSA Officer and Senior BSA Specialist with audit preparations.
- Prepare CTRs, maintaining a thorough knowledge of regulatory requirements, to include the proper completion of related electronic form and submission with required deadlines.
- Performs all other duties as assigned.



Essential Knowledge, Skills and Abilities:

- Excellent verbal and written communication skills.
- Excellent interpersonal and customer service skills.
- Excellent organizational skills and attention to detail.
- Excellent time management skills with a proven ability to meet deadlines.
- Strong analytical and problem-solving skills.
- Strong ability to analyze and synthesize large amounts of data.
- Ability to conduct extensive research and apply data to improve BSA Program.
- Ability to prioritize tasks and to delegate them when appropriate.
- Ability to function well in a high-paced and at times stressful environment.
- Proficient with Microsoft Office Suite or related software.

Required Education and Experience:

At a minimum, an associate degree is required with a bachelor's degree preferred.

At least two years of banking experience preferred.

Salary:

\$20 - \$29/hour based on experience

Physical Requirements:

Prolonged periods of sitting at a desk and working on a computer.

Must be able to lift up to 15 pounds at times.

UniBank is proud to be an Equal Opportunity Employer committed to hiring the best qualified candidate. All qualified applicants will receive consideration for employment without regard to any protected class, including race, color, ancestry, religion, gender, national origin, sexual orientation, age, citizenship, marital status, disability, or protected veteran status. In accordance with applicable law, we make reasonable accommodations for applicants' and employees' religious practices and beliefs, as well as any mental health or physical disability needs.