



# MAINSTREET COMMUNITY BANK

**Job Title:** BSA Analyst  
**Department:** Risk Management  
**Reports To:** BSA Officer  
**FLSA Status:** Non-exempt

## Position Summary

The Bank Secrecy Act (BSA) Analyst plays a critical role in ensuring the Bank's compliance with BSA regulations and other anti-money laundering (AML) laws. The individual collaborates closely with various departments to identify, assess, and mitigate risks related to money laundering and fraudulent activity.

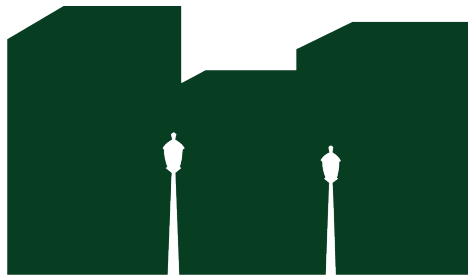
## Specific Job Functions & Responsibilities

- Monitor daily transaction activity using AML software and internal reports to identify reportable transactions and potentially suspicious behavior.
- Conduct thorough investigations into unusual or suspicious activity, document findings, and assist in customer risk rating assessments.
- Prepare required regulatory filings accurately and within established deadlines.
- Contribute to the development, review, and maintenance of BSA/AML policies, procedures, and risk assessments.
- Support internal audits and regulatory examinations by providing documentation and responding to inquiries.
- Collaborate with other departments across the organization to ensure consistent compliance with BSA/AML requirements.
- Stay informed on changes to BSA/AML regulations and evolving industry best practices.
- Participate in ongoing training and assist in delivering BSA/AML education across the organization.
- Assist in preparing materials for Compliance Committee meetings and attend as needed.
- Perform additional tasks and responsibilities as assigned.
- Must complete all required annual training
- Follow required federal and state regulations and related internal policies and procedures

## Required Skills/Abilities

- Strong analytical and investigative skills
- Excellent organizational skills and time management abilities

EOE/VET/Disability



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- Excellent written and verbal communication skills
- Familiarity with the BSA/AML regulations
- Understanding of banking and its products and services

## **Education/Experience Required**

- High school diploma or equivalent is required.
- At least two years of BSA/AML experience; industry certification is a plus

## **Compliance**

All associates have a responsibility to understand the Bank's BSA/AM Program, the procedures outlined in it, and to follow the Program and procedures in carrying out their duties. When an associate has supervisory responsibilities, he or she will make certain that his/her staff understand the responsibilities to comply with applicable regulatory issues and internal programs, policies and procedures. Any associate that fails to adhere to the BSA/AML Program or commits other violations of the Code of Conduct may be subject to disciplinary action up to and including termination.

## **Physical Demands**

The physical demands described here are representative of those that must be met by an associate to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. This is an on-site position. Must be willing and able to travel to all branch locations.

While performing the duties of this job, the employee is regularly required to sit, stand, use hands to finger, handle or feel, reach with hands and arms, and talk or hear. The employee is frequently required to stand and walk. The employee must occasionally lift and/or move up to 10 pounds. Vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

## **Notice**

- Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the employee will possess the abilities and aptitudes to perform each task proficiently.
- Ability means to possess and apply both knowledge and skill.



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- This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
- This position description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
- All requirements are subject to possible modification to reasonably accommodate individuals with disabilities. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
- This position description does not create an employment contract, implied or otherwise than an “at will” employment relationship.

\*This job description does not list all of the functions of the job. Management often assigns additional duties. This job description may be revised at any time.