BSA OFFICER

Department: Central Services
FLSA Classification: Exempt
Revision Date: November 2026

The **BSA Officer** is responsible for developing, implementing, administering, and overseeing the Bank's Bank Secrecy Act (BSA), Anti-Money Laundering (AML), Office of Foreign Assets Control (OFAC), and applicable USA PATRIOT Act compliance programs. The position maintains related policies, procedures, controls, and reporting processes to support compliance with applicable federal and state requirements. The BSA Officer reports to the Director of Operations.

Essential Functions

Program Administration

- Develop, implement, maintain, and periodically evaluate the Bank's BSA/AML and OFAC compliance programs, including associated internal controls.
- Maintain and update BSA/AML/OFAC policies and procedures to reflect applicable legal and regulatory requirements and changes in the Bank's risk profile.
- Coordinate BSA/AML/OFAC compliance activities across relevant departments and provide guidance on program requirements and emerging risks.

Monitoring, Investigations, and Regulatory Reporting

- Oversee suspicious activity monitoring, alert review, investigations, SAR decision-making, timely filings with FinCEN, and supporting documentation; perform these functions directly when necessary.
- Oversee Currency Transaction Report (CTR) compliance, including aggregation, reporting, exemptions, reviews, recordkeeping, and identification of potential structuring.
- Oversee OFAC sanctions screening, potential-match investigations and dispositions, blocked or rejected transactions, required reporting, and related records.
- Administer Section 314(a) information requests and the Bank's Section 314(b) information-sharing activities, as applicable, including searches, responses, documentation, confidentiality, and recordkeeping.

Risk Assessment and Customer Due Diligence

- Conduct, document, and update the Bank's BSA/AML/OFAC risk assessment periodically and when material changes in products, services, customers, geographies, or other risk factors warrant.
- Oversee the Customer Identification Program (CIP), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), applicable beneficial ownership requirements, and customer risk-rating processes.
- Oversee ongoing monitoring and periodic reviews of higher-risk customers and relationships, including appropriate EDD and supporting documentation.

Systems and Internal Controls

- Evaluate the BSA/AML/OFAC implications of new or materially changed products, services, delivery channels, systems, acquisitions, and customer relationships, and recommend appropriate controls.

- Oversee the effectiveness of automated compliance tools and supporting data, including monitoring scenarios, configuration, data integrity, testing, and escalation of deficiencies.

Training and Regulatory Examinations

- Develop, deliver, and document risk-appropriate BSA/AML/OFAC training for employees and relevant personnel; assess training effectiveness and communicate significant updates.
- Coordinate preparation for independent testing, audits, and regulatory examinations, including timely delivery of requested information and responses.
- Oversee corrective-action plans for identified deficiencies, audit or examination findings, and related regulatory commitments; track progress through resolution.

Governance, Reporting, and Collaboration

- Provide periodic reports to senior management, the Board of Directors, and appropriate committees on program effectiveness, significant issues, trends, risk exposure, and remediation status.
- Serve as a primary point of contact for BSA/AML/OFAC matters involving regulators and law enforcement, as authorized, and manage related requests and communications.
- Maintain complete, accurate, confidential, and accessible program records, and foster effective working relationships and a culture of compliance throughout the Bank.

Required Education and Experience

- Required: Bachelor's degree in finance, law, business administration, or related field.
- 5+ years of BSA compliance experience at an officer level, preferably within a community bank setting.

Competencies

- Subject-matter expert regarding bank-governing laws and regulations as they apply to BSA compliance.
- Meticulous attention to detail, with accuracy and efficiency in analyzing complex financial transactions.
- Strong analytical, investigative, and problem-solving skills.
- Proven supervisory and leadership skills. Able to lead, manage, train, and address disciplinary issues when necessary.
- Excellent communication and interpersonal skills.
- Ability to maintain strict confidentiality and handle sensitive financial information.
- Ability to effectively and efficiently learn Bank software.
- Strong working knowledge of Microsoft Word and Excel.

Physical Demands

The physical demands described are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is frequently required to stand or sit; kneel, stoop, or squat; use hands or fingers to handle or feel objects, tools or controls; reach with hands and arms; and talk or hear. The employee is occasionally required to walk. The employee must occasionally lift and /or

move up to 25 pounds. Specific vision abilities required by this job include close vision, peripheral vision, depth perception and the ability to focus.

Work Environment

The Bank's professional working environment requires employees to communicate effectively, both verbally and in writing. Employees must demonstrate strong interpersonal skills when working closely with internal business partners and external clients. Employees may be exposed to confidential and propriety information within the working environment, therefore, must maintain confidentiality at all times. Due to the possibility of being exposed to high-risk situations (i.e. robbery), detailed instructions and procedures are required to be followed at all times to safeguard the Bank's employees, customers, and assets. Job is to be performed on site, within an assigned BankTennessee facility. This is not a remote position.

Travel

Occasional travel to other BankTennessee facilities is possible, as well as occasional travel possible to non-Bank facilities for professional development opportunities, community engagement activities and other events.

This job description is a general description of the types of responsibilities that are required of an individual in this job. It is not intended to cover or contain a comprehensive listing of all duties, responsibilities or activities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

BankTennessee is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, ancestry, national origin, sex, sexual orientation, religion, age, disability, genetic information, veteran status, or any other characteristic protected by State or Federal law.