

BSA/AML Analyst

Position Location: Collierville, TN
Department: Central Services
FLSA Classification: Non-Exempt
Revision Date: August 2026

The BSA/AML Analyst position is responsible for: ensuring the financial institution complies with anti-money laundering laws and regulations, monitoring transactions, investigating suspicious activities, and reporting any potential fraud or money laundering to regulatory authorities. This position reports directly to the Director of Operations.

Essential Functions

- Monitor reports, logs and transaction data, evaluating for trends and unusual activity to identify potential financial crimes. Including but not limited to:
 - Customer Due Diligence (CDD)
 - Enhanced Due Diligence (EDD)
- Build cases within BSA/AML/Fraud software to investigate and resolve alerts.
- Conduct and manage investigations of suspicious activities and potential losses due to fraud. Collect, verify, and escalate findings as necessary to the appropriate internal/external parties.
- Maintains all supporting documentation related to BSA/AML investigations, alerts, and recording activities.
- Prepare and file Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) in accordance with applicable regulatory requirements.
- Ensures compliance with Office of Foreign Assets Control (OFAC), reviewing daily OFAC list for verification of any reportable matches.
- Prepares and presents detailed reports for Director of Operations, Senior Leadership, Audit Committee, Board of Directors, and other internal business partners as needed.
- Collaborates with Director of Operations and other Senior Leadership to prepare information, responses, and related reviews for regulatory examinations and audits.
- Maintains up-to-date knowledge of bank-governing laws and regulations as they apply to Bank Secrecy Act (BSA), Anti-Money Laundering (AML), and Office of Foreign Assets Control (OFAC).
- Serves as an internal subject matter expert as related to Bank Secrecy Act (BSA), Anti-Money Laundering (AML), and Office of Foreign Assets Control (OFAC). Functions as a resource to Bank personnel, providing related training as needed.
- Demonstrate and communicate the Bank's commitment to a culture of professionalism, compliance, high ethical standards, integrity, and respect.

Competencies

- Extensive knowledge of bank-governing laws and regulations, and thorough knowledge of bank policies, procedures and practices as applicable to Bank Secrecy Act (BSA), Anti-Money Laundering (AML), and Office of Foreign Assets Control (OFAC).
- Strong analytical, critical thinking and problem-solving skills, with the ability to identify problems, find solutions, and implement corrective actions.
- Ability to maintain strict confidentiality and manage sensitive information with maturity, discretion and professionalism.
- Results driven, persistent, and able to self-direct and work independently, while seeking guidance when appropriate or necessary.
- Excellent interpersonal skills, with the ability to manage sensitive and confidential situations with tact, professionalism, and respect.
- Excellent communication skills
 - Professional verbal communication skills, both in person and via telephone.
 - Exceptional writing skills, demonstrating clarity and accuracy in vocabulary, grammar, spelling, and punctuation in all written correspondence and documentation.
- Proven time management and organizational skills; able to effectively manage multiple priorities while maintaining a commitment to accuracy, timeliness, and attention to detail.
- Strong working knowledge of Microsoft Word, Excel, and PowerPoint. Ability to effectively and efficiently learn other payroll/HR/bank software programs.

Required Education and Experience

- Minimum of 5 years of experience required in a BSA/AML/OFAC specialized role within a bank.
- Certified BSA/AML professional, or able to obtain certification within 1 year of hire required.
- Bachelor's degree in Finance, Business Administration, or a related field strongly preferred.

Travel

- Occasional travel to other BankTennessee facilities and non-Bank facilities for professional development opportunities and other events.

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 uphold 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.

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.