

Cards & Compliance Specialist

Reports to: VP of Innovation & Risk Management

Position Purpose: Manage card portfolio operations to ensure a positive cardholder experience, minimize fraud losses, and maintain regulatory compliance. Provide compliance support to all departments, assist the Supervisory Committee, and monitor, report, and mitigate risk.

Job Responsibilities (specific to cards)

- Manage fraud controls to reduce fraud losses while minimizing member disruption.
- Resolve member inquiries related to statements, disputes, card transactions, and/or card issues.
- Ensure compliance with policies and regulations governing plastic cards.
- Lead communication with the card processor. Provide card industry updates and recommendations for card system improvements.
- Develop, implement, and review policies and procedures related to cards.
- Prepare and review monthly card portfolio reports.
- Manage card stock inventory.
- Process file maintenance requests such as name and address changes, replacement cards, and requests to close accounts.
- Balance to associated general ledger accounts. Reconcile and balance daily banking account settlements and perform other related card duties.

Job Responsibilities (specific to compliance)

- Maintain knowledge of applicable laws, regulations, and credit union procedures.
- Assess credit union policies, products, and risk programs for regulatory compliance; recommend improvements.
- Ensure all credit union documents (forms, applications, disclosures, web pages, agreements, notices, etc.) are accurate and regulatorily compliant.
- Act as a compliance subject matter expert, disseminate information, and support departments.
- Coordinate compliance reviews and risk assessments; track findings and ensure timely resolution.
- Assist in developing and updating internal policies and procedures.
- Manage electronic policy manual and calendar; ensure timely updates to the Board and staff.
- Serve as the back up to the BSA Officer; assist with the management of the BSA program.
- Review and resolve alerts generated from credit union's transaction monitoring system.
- Manage an effective vendor management program.
- Support auditors and examiners by providing requested information and resolving findings promptly.
- Review various items such as, but not limited to, loan and share file maintenance reports.
- Coordinate and complete surprise MSR drawer audits, as well as vault and ATM audits.
- Provide support and expertise to the Supervisory Committee in the completion of their duties, including the preparation of verification letters.
- Assist with Online Banking and Bill Pay system management, resolving member issues.

This job description covers only the essential functions for this position. The incumbent is expected to satisfactorily perform other related duties as assigned. All tasks are subject to possible reasonable accommodation with respect to statutorily protected individuals with disabilities.