Family First Credit Union

Hapeville Branch

Fraud Specialist

The Fraud Specialist is responsible for identifying, investigating, monitoring, and helping prevent fraudulent activity that could result in financial losses to Family First Credit Union or its members. This position plays a critical role in protecting the credit union's assets, maintaining member confidence, and supporting compliance with applicable laws, regulations, and internal policies. The Fraud Specialist will investigate suspicious transactions, analyze fraud trends, coordinate recovery efforts, and collaborate with internal departments and external partners to minimize fraud exposure. The position requires strong analytical abilities, sound judgment, attention to detail, and the ability to manage sensitive investigations with discretion and professionalism.

- Investigate potential identity theft, account takeover, counterfeit checks, altered checks, unauthorized electronic transactions, and other financial crimes.
- Maintain detailed documentation of investigations, findings, supporting evidence, and resolution activities.
- Coordinate with appropriate departments to restrict account activity, protect funds, and prevent additional losses.
- Communicate with members regarding fraud claims and investigations while maintaining confidentiality and professionalism.
- Assist with recovery efforts, including chargebacks, returns, restitution, and coordination with other financial institutions.
- Review and process fraud-related member claims and disputes in accordance with applicable regulations, payment network rules, and credit union procedures.
- Assist in investigating unauthorized debit card transactions, ACH activity, electronic fund transfers, and other disputed transactions.
- Ensure investigations and resolutions comply with applicable requirements, including Regulation E and relevant payment network rules.
- Assist the credit union's designated Bank Secrecy Act (BSA) Officer with investigations involving potentially suspicious activity.
- Maintain accurate records of fraud incidents, claims, losses, recoveries, and investigation outcomes.
- Prepare periodic reports for management summarizing fraud activity, financial exposure, and emerging trends.
- Experience with credit union core processing systems and fraud monitoring platforms.
- Experience with debit card disputes, ACH returns, check adjustments, and fraud recovery procedures.

- Familiarity with NCUA guidance, NACHA Operating Rules, and card network dispute processes.
- Experience developing fraud reports, analyzing loss trends, or recommending operational controls.

All interested candidates please send resume to search@ffcuga.org