RadiFi Credit Union

Structured Compensation - Job Description

BSA Fraud Specialist

Data Year: 2026
Prepared On: 10/07/2026

Department:	000103-Compliance	Grade:	
Reports To:		Classification:	Non-Exempt
Supervises Direct:		Supervises Indirect:	
Approved By:		Effective Date:	10/07/2026
		Revised Date:	10/07/2026

Role:

Provide support to retail operations for deposit related products/services, provide guidance on check holds, assist retail with BSA/Fraud related issues and ensure compliance with all applicable state and federal regulations, credit union policies and procedures. Be a subject matter expert for all wire, fiduciary and deposit related products and services, which includes the following existing functions: Wires, Certificates, Database Cleanup and Maintenance, Daily Mail, Deposit Account research, Deposit Corrections/Adjustments and Closing Account Management. Responsible for BSA, AML, OFAC, FinCEN, CIP, and USA Patriot compliance; Fraud monitoring, detection, and investigation.

Essential Functions & Responsibilities:

E 30% FRAUD & LOSS MITIGATION:

- Mitigate fraud losses through fraud prevention, early detection, fraud investigations, and recovery.
- Stay informed of best practices for fraud prevention.
- React promptly to potential fraud activity by reviewing returned checks processed by Deposit Operations. Upon receipt of REPGEN-generated email alerts in the fraud inbox, assess account activity and determine whether account restrictions are necessary.
- Track Losses and Trends
- Utilize internal/external resources to detect, investigate and analyze potential fraud including shared branch reports.
- Conduct suspicious activities investigations.
- Assist retail with questions, provide guidance on check holds, and fraud related issues.

E 65% BSA/AML/Fraud Monitoring Software:

- Ensure clean audits and exams.
- Use tools to identify high risk accounts, early detection of fraud, kiting and money laundering suspects.
- Ensure Patriot Officer Alerts are completed daily.
- Regularly run Office of Foreign Asset Control (OFAC) and 314a checks; research all matches.
- Ensure OFAC is run on all required transactions and names including cashier’s checks, on us items etc.
- Regularly monitor Suspicious Activity Reporting (SARS); prepare and ensure SAR descriptions and details meet standards.
- Collaborate on all SAR decisions for reporting to FinCEN and the Board of Directors.
- Prepare and ensure all Currency Transaction Reports (CTRs) are generated, compliant and timely.
- Assists Auditors and Examiners during all periodic BSA/AML/FRAUD related compliance.
- Assist retail staff with questions and provide guidance on BSA related issues.

• Maintain compliance with CDD/EDD.
• Subject matter expert for Patriot Officer and Alloy.

E 5% OTHER DUTIES AS ASSIGNED:
• Respond to subpoenas by gathering evidence as required.
• All other projects related to BSA/Compliance assigned individually each year.
• Attend weekly/Monthly staff meetings, completion of annual Individual Learning Plan (ILP) and required training within prescribed time.
• Perform other job-related duties as assigned.

Performance Measurements:

1. A separate scorecard is maintained for the department.

Knowledge and Skills:

Experience	Minimum of two years of similar or related experience in a Financial Services environment.
Education	(1) A two-year college degree, or (2) completion of a specialized certification or licensing, or (3) completion of specialized training courses conducted by vendors, or (4) job-specific skills acquired through an apprenticeship program/prior work experience. Degree preferred in business, finance, accounting, or a related field.
Interpersonal Skills	Work involves much personal contact with others inside and/or outside the organization for the purpose of first-level conflict resolution, building relationships, and soliciting cooperation. Discussions involve a higher degree of confidentiality and discretion, requiring diplomacy and tact in communication.
Other Skills	Use of sound judgement, decision making, and employing solid research/problem resolution techniques. Strong organizational abilities and attention to detail. Demonstrated ability to prepare written communications to include emails, memos, business letters, and related correspondence to external/internal parties. Strong technology skills: Must possess intermediate level MS Excel to include formulas. Verbal, listening, communication, and investigative skills are required. Able to deal with auditors and examiners as well as senior management. Ability to maintain confidentiality. Must be able to study regulations.
Physical Requirements	Is able to bend, sit, and stand in order to perform primarily sedentary work with limited physical exertion and occasional lifting of up to 10 lbs. Must be capable of climbing / descending stairs in an emergency situation. Must be able to operate routine office equipment including computer terminals and keyboards, telephones, copiers, facsimiles, and calculators. Must be able to routinely perform work on computer for an average of 6-8 hours per day, when necessary. Must be able to work extended hours or travel off site whenever required or requested by management. Must be capable of regular, reliable and timely attendance. Must be able to perform job functions independently or with limited supervision and work

	effectively either on own or as part of a team. Must be able to read and carry out various written instructions and follow oral instructions. Must be able to complete basic mathematical calculations, spell accurately, and understand computer basics. Must be able to speak clearly and deliver information in a logical and understandable sequence. Must be capable of dealing calmly and professionally with numerous different personalities from diverse cultures at various levels within and outside of the organization and demonstrate highest levels of customer service and discretion when dealing with the public. Must be able to perform responsibilities with composure under the stress of deadlines / requirements for extreme accuracy and quality and/or fast pace. Must be able to effectively handle multiple, simultaneous, and changing priorities. Must be capable of exercising highest level of discretion on both internal and external confidential matters.
Work Environment	The noise level in the work environment is usually moderate.

This Job Description is not a complete statement of all duties and responsibilities comprising the position.

Printed Employee Name

Date

Employee Signature