

**Radifi Credit Union**  
Structured Compensation - Job Description  
**BSA Officer**

Data Year: 2026

Prepared On: 02/09/2026

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Department:	000103-Compliance	Grade:	
Reports To:		Classification:	Exempt
Supervises Direct:		Supervises Indirect:	
Approved By:		Effective Date:	04/17/2025
		Revised Date:	11/24/2025

**Role:**

The BSA Officer will manage the credit union's BSA/Fraud functions ensuring compliance with all applicable regulations and credit union policies and procedures: Responsible for BSA, AML, OFAC, FInCEN, CIP, and USA Patriot compliance, Fraud monitoring, detection and investigation. Manages the Fraud Team and makes recommendations to management relating to fraud mitigation. Serves as administrator for the Verafin BSA/AML and Fraud software tool and Lexis Nexis Instant ID insuring full utilization of functionalities. Responsible for related risk assessments, policies, and procedures. Assists with creation of related staff training. Serves as the Credit Union Contact for NCUA consumer affairs.

This position is eligible for hybrid work.

**Essential Functions & Responsibilities:**

- E BSA & VERAFIN:
- Serve as the designated BSA Officer. Ensure clean audits and exams.
  - Act as the administrator of Verafin Software & Instant ID ensuring integrity of data and full utilization of functionality. Use tools to identify high risk accounts, early detection of fraud, kiting and money laundering suspects.
  - Regularly run Office of Foreign Asset Control (OFAC) and 314a checks, research any and all matches; Insure OFAC is run on all required transactions and names including cashier's checks, on-us items etc.
  - Regularly monitor Suspicious Activity Reporting (SARs). Collaborate on all SAR decisions for reporting to FinCEN and the Board of Directors. Ensure SAR descriptions and details meet standards.
  - Ensure all Currency Transactions Reports (CTRs) are generated, compliant, and reported timely. Address opportunities in documentation provided by branch and operations staff, and provide training to correct as needed. Identify any transactions that could be missed such as shared branching and create mitigating controls.
  - Ensures BSA/Fraud team is up-to-date on all regulatory changes and is well versed in using BSA/AML/CIP tools. Assists in creating companywide compliance training programs as needed and ensure all associates/volunteers complete required BSA related annual training.
  - Assists Auditors and Examiners during all periodic BSA/AML/Fraud related compliance reviews. Respond to and address findings.
  - Develop and maintain timely updates of all BSA/CIP/OFAC/AML Policies, Procedures and Risk assessments.
  - Participate on Compliance Committee.
  - Assist retail staff with questions, provide guidance on BSA related issues.
  - Follow-up on any irregularities that come from newly opened accounts identified through Instant ID/Framl.

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- E            **FRAUD & LOSS MITIGATION:**
- Mitigate fraud losses through fraud prevention, early detection, fraud investigations and recovery.
  - Stay informed of best practices for fraud prevention. Make recommendations to management for policies, procedures and system settings to mitigate fraud.
  - Process returned deposit checks and react to potential fraud quickly, keep retail informed of losses due to no holds. Share information for communal learning. Track losses and trends.
  - Utilizes internal/external resources to detect investigate and analyze potential fraud including shared branching reports. Conduct suspicious activities investigations.
  - Supervise the fraud specialist daily work.
  - Ensure all bond claims are accurate and filed in a timely manner.
  - Ensure the credit union has a robust program of monitoring for Red Flags of Identity theft.
  - Assist retail with questions, provide guidance on check holds and fraud related issues.
- E            Perform other duties and projects as assigned.

**Performance Measurements:**

1. A separate scorecard is maintained for the department.

**Knowledge and Skills:**

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| Experience           | Five years to eight years of similar or related experience, including time spent in preparatory positions. Experience in an operations role with a financial institution encompassing a broad knowledge of products and services is required. Strong familiarity with compliance related issues, check holds, CTRs and SARs is required. Fraud investigation experience is preferred.  |
| 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.<br><br>Maintains required certification(s) for the role of BSA Compliance Officer Maintains Certified Fraud Examiner Certificate.   |
| 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.<br><br>Normal courtesy in dealing with others is required. Work involves minimal contacts, usually within the organization. Contact usually involves routine, non-sensitive issues within the department. |
| Other Skills         | Strong technology skills, communication skills and investigative skills are required. Detail oriented. Able to deal with auditors and examiners as well as senior management. Ability to maintain confidentiality. Must be able to study regulations and take certification exams.   |

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**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 a 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 the 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.**

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Printed Employee Name

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Date

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Employee Signature