

**Bank of Guam**  
**Job Description and Specifications**

**JOB TITLE:** Compliance Officer  
**SALARY LEVEL:** Grade 11  
**REPORTS TO:** Assistant Compliance Manager  
**FLSA STATUS:** Exempt  
**DEPARTMENT:** Compliance Department

**GENERAL SUMMARY:** Perform compliance reviews in General, Lending and Operations Compliance and/or special research and implementation of additional compliance requirements as assigned and directed by the Compliance Department Manager, Assistant Compliance Manager, and/or General Counsel.

**ESSENTIAL FUNCTIONS/JOB DUTIES:**

- Perform compliance reviews in General, Lending and Operations Compliance and/or special research and implementation of additional compliance requirements as assigned.
- Assists in the implementation of new regulations or changes to existing regulations.
- Daily reviews of subscriptions to American Bankers Association, Bankers Online, Compliance Headquarters, and FDIC to ensure that the Bank is in compliance and aware of the new updates and regulations.
- Responsible for updating internal compliance training programs. Revise, update and maintain the compliance audit/spot check program such as, writing new compliance audit/spot check programs and updating existing audit/spot check programs as regulator changes or requirements occur.
- Prepare and maintain detailed reports of spot check findings and present any compliance irregularities or exceptions to the Compliance Department Manager, Assistant Compliance Manager, or General Counsel.
- Conduct compliance spot checks to all branches as well as the departments subject to regulation including but not limited to: Business Service Division, Retail Banking Group, Mortgage Banking Group, Commercial Banking Group, Loan Support, Customer Service and Human Resources.
- Monitor and maintain records of responses to spot checks and ensure all exceptions are corrected.
- Collect CRA Data from branches and compile the data for the Annual CRA review.
- Receive data from CFO and compile information for reporting purposes under Part 350 annually.
- Organize and ensure that the Bank of Guam and its Affiliates' annual Privacy Policy Statement is sent to account holders.
- Review deposit disclosures from all branches on a quarterly basis or as changes are made.
- Monitor resolution of consumer complaints, such as EFT Disputes, Cardholder Disputes, Escrow disputes, and Customer Complaints to ensure that they are resolved in a timely manner to avoid regulation violations.
- Prepare and compile reports for Monthly Management, as well as present issues and reports at Monthly Compliance contact meetings and Quarterly Risk Management meetings.
- Collect and compile quarterly certification from all branches and address concerns with Compliance Department Manager, Assistant Compliance Manager, or General Counsel.
- Assist in updating and reviewing bank policies and procedures based on regulatory changes, internal audits, and examinations by regulatory agencies.
- Prepare for regulatory examinations and ensures an adequate corrective action process.
- Coordinate and conduct instructor-led training courses as needed based on policy updates and/or new regulations as approved by Compliance Manager and General Counsel.
- Perform other duties as assigned.

**EDUCATION AND EXPERIENCE:**

- Minimum of 2 years progressive experience in consumer compliance within a bank
- Initiative and require minimal supervision
- Preferably have a 4 year college degree with excellent communication skills; or 5 or more years related experience
- Previous bank compliance duties
- Literate in Microsoft office Products
- May be required to work off-shift in emergency situations

**REQUIRED SKILLS, KNOWLEDGE AND ABILITIES:**

- Skills in written and oral communication and interpersonal relationships
- Skills in writing reports
- Skills in using analytical and research skills to define and solve problems
- Skills in negotiating in a variety of situations
- Skills in maintaining objectivity and professionalism in difficult situations
- Skills in maintaining confidentiality to protect individuals and the organization
- Skills in assessing and prioritizing multiple tasks, projects and demands, and effective project management
- Skills in educating the workforce
- Skills in presenting information to colleagues, senior leadership, and board(s) of directors
- Skills in operating a personal computer using a variety of software applications
- Skills in interpreting and applying ethical standards; federal and state law regulations; rules; policies and procedures; and professional practice standards for information systems security program activities

<b>Physical Requirements</b>	<b>Rarely (0-12%)</b>	<b>Occasionally (12-33%)</b>	<b>Frequently (34-66%)</b>	<b>Regularly (67-100%)</b>
Seeing: Must be able to read report and use computer				<b>X</b>
Hearing: Must be able to Hear well enough to communicate to coworkers				<b>X</b>
Standing/walking		<b>X</b>		
Climbing/Stooping/Kneeling		<b>X</b>		
Lifting/Pulling/Pushing		<b>X</b>		
Fingering/Grasping/Feeling: must be able to write, type, use phone, manipulate wires and machine parts.				<b>X</b>

**Working Conditions:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Note:** The statements herein are intended to describe the general nature and level of work being performed by employees, and are not to be construed as an exhaustive list of responsibilities, duties, and skills required of

personnel so classified. Furthermore, they do not establish a contract for employment and are subject to change at the discretion of the employer.

I have read my job description and acknowledge all “Essential Duties and Responsibilities” and will try to the best of my ability to fulfill the expectations bestowed upon me during my employment with the Bank of Guam.

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Employee Name (Please Print)

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Date

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Employee Signature