

## BSA/AML Compliance Officer Profile

### Professional Summary

Experienced BSA/AML Compliance Officer with over 22 years of banking and financial services experience. Expertise in fraud investigations, case reviews, SARs, CTRs, regulatory compliance, BSA/AML frameworks, and the USA PATRIOT Act. Proven ability to manage compliance programs, lead risk assessments, and collaborate across departments to strengthen controls and mitigate risk.

### Professional Experience

**AML & Fraud Operations Manager** (January 2026 – Present)

**Senior BSA Officer** (March 2021 – January 2026)

- Maintained current knowledge of regulatory environment and applicable federal/state banking laws
- Conducted and supported risk assessments, self-assessments, and compliance reviews
- Assisted with compliance risk evaluations for new products and services
- Coordinated compliance audits and regulatory examinations
- Partnered with management to address program weaknesses
- Managed policies and procedures
- Developed and maintained annual BSA/AML/OFAC training schedules
- Served on the SAR Committee
- Led recurring cross-departmental meetings to enhance communication and engagement
- Prepared and filed SARs and CTRs
- Reviewed fraud cases, AML alerts, OFAC alerts, sanctions alerts, and 314(a) alerts
- Conducted 314(b) information sharing

**BSA Compliance Officer** (November 2019 – March 2021)

**Senior Compliance Specialist** (January 2016 – November 2019)

- Served as Board-appointed AML Officer (Nov 2019 – Mar 2021)
- Assisted with administration and oversight of enterprise compliance programs
- Supported compliance across lending, deposits, wealth management, and trust services
- Conducted risk assessments, audits, and reviews across business lines
- Assisted with new product/service compliance risk evaluations
- Coordinated regulatory exams and internal audits
- Managed policy and procedure updates
- Administered compliance training programs and delivered fraud training
- Participated in SAR Committee and fraud review forums
- Conducted marketing and CRA file reviews

- Filed SARs and CTRs
- Reviewed fraud cases, AML alerts, OFAC alerts, sanctions alerts, and 314(a) alerts
- Conducted 314(b) information sharing

**Branch Operations Manager / Assistant Branch Manager** (November 2004 – December 2015)

- Supported overall branch management and operations
- Acted as Branch Manager in absence of manager
- Investigated fraud cases and customer disputes
- Reviewed documentation for accuracy and fraud indicators
- Monitored accounts for kiting, ACH fraud, and identity theft
- Reviewed large deposits for Reg CC compliance
- Prepared branches for audits and conducted mock audits
- Delivered fraud prevention and robbery training
- Monitored compliance and ethics training completion
- Created suspicious activity referrals
- Ensured achievement of branch goals
- Implemented improved filing systems across multiple branches
- Conducted information security inspections
- Ensured implementation of policies and procedures
- Managed teller staff (hiring, training, scheduling, performance)
- Monitored general ledger accounts for discrepancies
- Resolved posting errors and researched missing items
- Managed customer service escalations
- Supported other branches as needed
- Processed consumer and commercial transactions

**Education & Certifications**

**Education**

Associate of Arts – Business (Completed)

**Professional Training – American Bankers Assoc**

National Compliance School

Intermediate Compliance School

**Certifications**

Certified Fraud Examiner (CFE)

Certified Anti-Money Laundering Specialist (CAMS)

**Technical Skills**

Excel • Word • PowerPoint • Outlook • Publisher  
Jack Henry • Verafin • Touchpoint • Xperience • Fiserv • Silverlake