



Risk & Compliance Analyst - Independence, OH

Century Federal, chartered in 1948, is one of the largest credit unions in Northeast Ohio with over \$400 Million in assets and serving the financial needs of over 27,000 members at 350+ Select Employee Groups throughout the Greater Cleveland area has an opening for a full time Risk & Compliance Analyst.

The Risk and Compliance Analyst supports the credit union's enterprise-wide compliance and risk management efforts by monitoring regulatory changes, performing quality control reviews, and assisting with BSA/AML, fraud, and vendor oversight. This role ensures adherence to applicable laws, regulations, and internal policies while promoting a culture of compliance and risk awareness.

ESSENTIAL RESPONSIBILITIES:

- Conduct periodic quality control reviews across lending, deposit, and operational areas to ensure compliance with internal controls and regulatory requirements.
- Support BSA/AML and fraud monitoring activities, including transaction reviews and SAR preparation.
- Assist in vendor due diligence, risk assessments, and contract compliance tracking.
- Facilitate the annual policy and procedure update process.
- Maintain compliance documentation, risk registers, and audit response logs.
- Collaborate with departments to address compliance gaps and implement corrective actions.
- Participate in enterprise risk assessments and control testing.
- Prepare reports for management and board committees as needed.
- Track and maintain an issue management inventory ensuring timely remediation of identified compliance gaps and Management Action Plans.
- Monitor and interpret regulatory updates (NCUA, CFPB, BSA, etc.)

REQUIRED KNOWLEDGE AND SKILLS:

- Working knowledge of credit union regulations and BSA/AML requirements.
- Strong analytical, organizational, and communication skills.
- Ability to manage multiple priorities and work independently.
- Experience with compliance software or risk management tools preferred.
- Demonstrate Century Federal Credit Union's corporate competencies:
 - Innovation
 - Joy
 - Collaboration
 - Integrity
 - People First

EDUCATION/CERTIFICATION AND EXPERIENCE:

- Bachelor's degree in business, finance, or related field (or equivalent experience).
- 2+ years of experience in compliance, risk management, or audit within financial services.
- Preferred certification:
 - Certified Regulatory Compliance Manager (CRCM)
 - Certified Anti-Money Laundering Specialist (CAMS)
 - Credit Union Compliance Expert (CUCE)

The successful candidate must meet and comply with all requirements set forth in the SAFE Act, including, but not limited to successful completion of the required background checks and drug screen.

Century Federal Credit Union offers competitive pay, a full range of outstanding benefits including tuition refund, opportunity for advancement, and work/life balance.

We, at Century Federal Credit Union, believe that by valuing the differences among us, we demonstrate our commitment to treating all of our employees and members with fairness, dignity and respect.

We are an Equal Opportunity Employer