

<b>Job Title:</b>	CTR Analyst	<b>Position Type:</b>	Full Time
<b>Department:</b>	BSA	<b>Level:</b>	I
<b>Location:</b>	104 – 110 Avenue C, Bayonne, NJ	<b>Date posted:</b>	09/27/24
<b>Contact:</b>	Human Resources	<b>Posting Expires:</b>	10/07/24

**Please send your resume via e-mail to [Resume@bankwithbcb.com](mailto:Resume@bankwithbcb.com) by 10/07/2024**

**SUMMARY:**

The CTR Analyst position entails reviewing cash reports for the purpose of creating, submitting and amending Currency Transactions reports (CTRs) and for identifying suspicious activity, reviewing other various reports for suspicious activity, including ACH activity, check activity, ATM activity, wire activity, and transfer activity. Applicant must be able to review suspicious activity alerts created by the Automated BSA/AML monitoring system and recommend clearing the alert or composing a Suspicious Activity Investigation Report. Must be a detail-oriented person as well as someone who can maintain confidentiality at all times. In this position you will communicate directly with branch personnel regarding general compliance regulations as well as account activity.

**MAJOR DUTIES AND RESPONSIBILITIES:**

1. Primary daily responsibility is to prepare, complete and transmit daily Currency Transaction Reports within the appropriate timeline using internal and external systems according to BSA Department's policies and procedures.
2. Renew Currency Transaction Reporting Exemptions within the appropriate review period based on BSA Department's policies and procedures.
3. Report any suspicious cash activity noticed through daily CTR process to CTR Admin.
4. Report any incomplete, missing or incorrectly reported CTR to the CTR Admin.
5. Performs daily review, monitoring and analysis of various reports, logs and transaction data to identify trends, unusual activity and monitor large currency activity; determines if transactions are suspicious in nature, such as kiting, significant changes in balances, cash structuring in deposits, loans payments and certificate of deposit purchases, wire or ACH transfers, monetary instrument sales, new account openings, etc.
6. Participate in Annual BSA Training courses on-line and/or in classroom format.
7. Stay abreast of changing BSA/AML rules & regulations as well as CTR Procedural updates to become familiar with all aspects of the FFIEC BSA/AML Examination Manual.
8. Maintains knowledge of the rules and regulations, including but not limited to, the Bank Secrecy Act, USA Patriot Act, and OFAC.
9. Provides maintenance, follow-up and timely response to the Bank's OFAC system and FinCEN 314(a) and (b) lists and inquiries; appropriately responds to positive hits detected by the Bank's AML or OFAC software system.
10. Identifies and reports any suspicious activity or risk issues against the Bank noticed through CTR filing to CTR Administration\management; assists in providing BSA, AML, OFAC and CIP compliance support; interacts with Bank personnel pertaining to such issues.
11. Assist with special projects, such as, documentation preparation pertaining to internal and external audits, as well as regulatory exams, as needed.
12. Operates computer terminal or personal computer to process account activity, determine balances and resolve problems within given authority.
13. Assumes responsibility for various department functions in the absence of staff members or in overload situations.

**REQUIRED SKILLS:**

- High School Diploma. Bachelor's degree or some college preferred
- Minimum one year of Branch CSR/Teller or Banking Experience preferred.
- Knowledge of related state and federal banking compliance regulations, Bank operational policies and procedures, and the Bank's products and services.
- ACAMS Certification preferred.
- Ability to maintain confidentiality at all times and to deal effectively with quickly changing priorities and multiple tasks.
- Excellent attention to detail and procedures.
- Proven ability to meet strict daily and monthly deadlines. .
- Strong team player with the ability to maintain excellent relationships with internal/external co-workers.
- Demonstrate a high level of professionalism.