



CCCU PURPOSE/MISSION

To serve Christ followers to live and give more abundantly

CCCU VISION

Build a community of Christ followers who transform our world through their lives and generosity

POSITION DESCRIPTION

CLASSIFICATION: FRAUD ANALYST

FLSA STATUS: NON-EXEMPT

REPORTS TO: VICE PRESIDENT, RISK MANAGEMENT & COMPLIANCE
EXECUTIVE VICE PRESIDENT, CHIEF OPERATING OFFICER

DEPARTMENT: RISK MANAGEMENT

LOCATION: REMOTE

HOURS: MONDAY - FRIDAY, 8:00am to 5:00pm (Flexible 40 hours per week)
Management reserves the right to modify the work schedule as necessary.

GENERAL RESPONSIBILITIES:

The primary responsibility of this position is to assist Christian Community Credit Union to live out its Purpose/Mission daily, in every member and/or staff interaction. This position is responsible for providing outstanding service in every service interaction. The Fraud Analyst administers Credit Union loan and operations review activities in accordance with established Credit Union policies.

The Fraud Analyst assists in analyzing fraud prevention data, identifying potentially fraudulent situations, and proceeding with the appropriate action to protect the Credit Union from a financial loss. Also assists in performing diverse and complex analysis of member data and reviews to ensure integrity of that information and analyzes data from a variety of sources to monitor fraud-related instances. This position is part of the Risk Management Department where enthusiasm, teamwork and collaboration come first, and where the primary focus is on helping management protect the Credit Union against undue risk exposure.

PRINCIPAL ACCOUNTABILITIES:

- Responsible for complex research and analysis of account activity to assess levels of risk and identify and mitigate fraud
- Monitor and review fraud analytics; identity software to detect and prevent member fraud situations
- Take appropriate corrective action through proactive member contact
- Provide review and analysis of other risky or exception conditions
- Apply knowledge of the Credit Union's systems, policies, and procedures
- Maintain New Accounts Log, review all new accounts and sign as Membership Officer
- Review consumer loans for completeness and accuracy (Unsecured, Secured and Real Estate)
- Review monthly Closed Share Account Report for accuracy
- Review monthly Charge-Off Report for proper approval and authorization

- Review quarterly National Organization of Alternative Housing (NOAH) Report
- Review loan officer minutes for approval and authorization to identify potential internal fraud
- Back up and assist in auditing all new certificates (regular and IRA) for rate, term, and member information
- Back up and assist with review of new online share/loan applications which were marked for fraud review
- Back up and assist with entering fraud applications in AML software for tracking
- Ensure all Quality Assurance Reports are audited and completed within 30 days from the date of report
- Demonstrate enthusiastic support of CCCU's purpose/mission, vision, values, & long-term objectives
- Meet or exceed the standard score on the annual product knowledge certification
- Meet or exceed service goals as established by the Credit Union
- Responsible for knowledge of Regulation CC, Regulation D, and all applicable financial regulations
- Comply with all regulatory requirements for financial institutions, including but not limited to Bank Secrecy Act, Anti-Money Laundering, USA Patriot Act, OFAC and Fair Lending Regulations
- Perform other duties as assigned

REQUIREMENTS:

High School Diploma or equivalent required; two-year college degree or specialized fraud certification preferred

Minimum three years of fraud monitoring experience in a financial institution required

PC/Windows-based software experience required, with proficiency in word processing (Word preferred) and spreadsheets (Excel preferred)

Expertise in a wide range of financial operations preferred

Experience analyzing account activity for the purpose of detecting fraud

Ability to work effectively with multiple tasks and interruptions

Ability to demonstrate reasoning and analytical skills

Ability to communicate effectively in both verbal and written formats

Ability to interpret information from reports and computer

Excellent organizational skills

Good attention to detail, and ability to accurately proofread

Good math skills

Accurate typing at 40 wpm

Ability to exercise confidentiality

Regular attendance and punctuality

Ability to work as part of a team

Professional appearance

Ability to lift 20 lbs.

English literacy

This job description is to be used as an employee guideline. Management reserves the right to amend this job description if necessary.

Classification Specification for: Fraud Analyst

Physical Requirements - The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

While performing the essential functions of this job, the employee:	Occasionally (up to 3 hours per work day)	Frequently (3 - 6 hours per work day)	Regularly (more than 6 hours per work day)
Sits			X
Stands	X		
Walks	X		
Bends neck or waist	X		
Twists neck or waist	X		
Stoops or kneels	X		
Uses hands to finger, handle or grasp			X
Repetitively uses fingers			X
Reaches, pulls or pushes below shoulder level			X
Reaches, pulls or pushes above shoulder level			X
Lifts and carries	Up to 20 lbs.		
Talks			X
Hears			X
Sees			X
Drives a vehicle	N/A		

Work Environment - The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodation may be made to enable individuals with disabilities to perform the essential functions.

Working Condition:	Description:
Mobility	Low
Noise Level	Minimal
Hazardous	Minimal

Acknowledgment

I certify that I received a copy of this Classification Specification and I have read and understand what is required of me to meet the performance standards of the job.

Signature:	Date:
Name (Printed or Typed):	