https://www.ucfs.net/job/compliance-officer/

# Compliance Officer (Attorney or CRCM)

## Description

Responsibility for consumer finance compliance in the U.S. and Puerto Rico. Develops compliance strategies to maintain an ongoing culture of compliance within the organization. Advises business on compliance risks and steers business initiatives to maintain compliance from onset to conclusion. Establishes compliance standards and directs the implementation of correlated strategies to ensure effectiveness. Assists with the development and maintenance of the Compliance Management System to ensure it is effective and efficient in identifying, preventing, detecting, and correcting noncompliance with applicable laws and regulations.

## Essential Duties and Responsibilities

- Compliance Management System (CMS)
  - Develop, review and update components of the CMS to ensure compliance with applicable laws and regulations
  - Manage regulatory environment to ensure ongoing compliance with existing and upcoming regulations
  - Develop and oversee implementation of compliance strategy changes during instances of noncompliance
  - Conduct effective risk assessments
  - Develop and oversee CMS continuous monitoring activities and actively manage external compliance consultants
  - Propose operational strategies to respond to regulatory changes and oversee implementation of the same
  - Partner with stakeholders to successfully introduce new lines of business
- Compliance Documentation
  - Develop, review and update all consumer, merchant, and business agreements; consumer disclosures and notices; advertising documents; and other documents to ensure compliance with applicable laws and regulations
  - Develop, review and update all policies, procedures, systems and processes to ensure compliance with applicable laws and regulations
  - Review and update sales and marketing programs and financial products to ensure compliance with applicable laws and regulations
- Compliance Training
  - Responsible for compliance training program
  - Coordinate training updates and make as-needed changes to ensure sufficiency of training
  - Steer selection and assessment process for new trainings
  - Evaluate effectiveness of compliance training program
- Fair Lending and Risk Management Committees
  - Assist with committee requirements and meetings
- Complaint Management
  - Assist with complaint investigations (e.g., AG, Dept of Financial institutions, BBB, Media, etc.) and responses
- Other duties as they arise

**Hiring organization**
United Consumer Financial Services

**Employment Type**
Full-time

**Duration of employment**
Permanent Position

**Industry**
Financial Services

**Job Location**
Westlake, Ohio

**Working Hours**
full-time position

**Valid through**
25.04.2025

## SKILLS AND ABILITIES

- Assist with heavily regulated, complex compliance environment in the U.S. and Puerto Rico
- Ability to communicate and manage compliance and risk matters remotely, collaborating with outside consultants and third parties
- Strong decision- and strategy-making abilities
- Ability to research, analyze and interpret applicable laws, rules and regulations
- Knowledge of Federal consumer credit laws and regulations, including TILA and Reg. Z, ECOA and Reg. B, FCRA and Reg. V, EFTA and Reg. E, FDCPA and Reg. F, GLBA and Reg. P, TCPA, Red Flag Rules, UDAAP, and applicable state laws
- Must communicate effectively both orally and in writing in a clear concise manner
- Attention to detail with strong analytical skills
- Ability to organize work and complete assignments in a timely manner
- Ability to work well under tight deadlines; ability to work additional hours during peak projects
- Ability to multi-task and manage changing priorities on a daily basis
- Self-starter who will roll up sleeves and work with little supervision
- Ability to work effectively with UCFS and Corporate employees and customers
- Ability to understand and follow UCFS policies, procedures and guidelines

### Minimum Qualifications

- Law Degree or CRCM required
- 3+ years Legal and/or Compliance Responsibility in Financial Services

### Working conditions

- This position operates in a professional office environment at UCFS offices in Westlake, Ohio.
- This is a full-time position in a hybrid environment.