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Grand Bank for Savings, FSB | Member FDIC

Chief Compliance Officer

Job Summary: The Chief Compliance Officer ("CCO") serves as the senior compliance executive of Grand Bank for Savings, FSB ("Grand Bank" or the "Bank") and is responsible for the design, implementation, and ongoing management of an effective, risk-based Compliance Management System ("CMS") across all Bank products, services, delivery channels, and third-party relationships.

The CCO provides independent oversight and credible challenge to ensure the Bank meets its obligations under applicable federal and state consumer protection laws and regulations, with primary focus on: UDAAP, Fair Lending (ECOA/Reg B, HMDA), the Credit CARD Act, Regulation Z, Regulation E, BSA/AML, OFAC, NACHA/ACH rules, and emerging requirements including ECOA Section 1071 and consumer financial data rights under Section 1033 of the Dodd-Frank Act.

The CCO has direct oversight responsibility for the Bank's Compliance Department, Fair and Responsible Banking Program, BIN Compliance Program, and BSA/AML Compliance Program. The role serves as a primary point of contact for regulatory relationships with the OCC and, where applicable, CFPB, and provides regular reporting to the Bank's Audit and Compliance Committee and Board of Directors.

The CCO will report to the Chief Risk Officer and operates as a second line of defense function with the authority to independently escalate issues, require corrective action, and provide credible challenge across all lines of business.

Essential Duties and Responsibilities

The essential functions include, but are not limited to the following:

Compliance Program Leadership:

- Own and continuously improve the Bank's enterprise Compliance Management System, ensuring it is appropriately scaled to the Bank's risk profile, product complexity, and growth
- Develop and implement the Bank's annual compliance work plan reflecting current and emerging regulatory risks across consumer lending, credit card, digital banking, payments, and deposit products.
- Establish and maintain compliance policies, procedures, standards, and controls that are current, clearly written, and operationally embedded across the
- Promote a culture of ethics, compliance, and responsible banking by fostering collaboration with business lines while maintaining an effective independent challenge
- Provide strategic compliance guidance to the CEO, CRO, and senior leadership team on regulatory developments, enforcement trends, and program investment

- Provide executive compliance oversight for the Bank's national credit card program, including governance over product development, marketing, servicing, dispute resolution, collections, third-party servicing relationships, and ongoing regulatory
- Build and lead a high-performing compliance team, including oversight of the Fair and Responsible Banking Officer, BSA/AML & Fraud Officer, Enterprise Compliance Analyst, BIN Compliance personnel, and other compliance
- Establish and maintain enterprise governance over the Bank's Compliance Management System, ensuring integration of compliance risk assessments, monitoring and testing, complaint management, regulatory change management, policy administration, issue management, training, and Board reporting.
- Provide compliance leadership for enterprise strategic initiatives, including new products, acquisitions, fintech partnerships, technology implementations, and significant business

Consumer Compliance and Fair Banking Oversight:

- Oversee the Bank's Fair and Responsible Banking Program, including independent oversight of Fair Lending (ECOA/Reg B, HMDA) and UDAAP compliance across all products, channels, and customer touchpoints.
- Provide compliance oversight of the Bank's national credit card program, including underwriting, credit line management, pricing, fees, disclosures, marketing, and lifecycle servicing practices under Regulation Z and the Credit CARD
- Oversee compliance with Regulation E, NACHA/ACH rules, and applicable payments regulations across the Bank's digital banking and ACH/payments
- Ensure compliance readiness for emerging regulatory requirements, including ECOA Section 1071 (small business lending data collection) and consumer financial data rights under Section 1033.
- Oversee the Bank's CRA compliance program, including coordination with the Fair and Responsible Banking Officer on equitable access and community development

Digital Banking and Payments Compliance:

- Provide compliance oversight of the Bank's digital banking platforms, including account origination, customer onboarding, disclosures, automated decisioning, and digital customer experience.
- Review and challenge automated decisioning models, algorithms, and AI-assisted tools used in credit underwriting, servicing, and customer management for compliance with fair lending, UDAAP, and model risk management expectations (consistent with SR 11-7 and OCC model risk guidance).
- Oversee compliance with open banking and consumer data rights developments, including third-party data access arrangements and customer-permissioned sharing

Monitoring, Testing, and Risk Assessment:

- Maintain a risk-based compliance monitoring and testing program that covers all product lines, delivery channels, and third-party
- Identify emerging regulatory and operational compliance risks associated with new products, technologies, artificial intelligence, digital banking, payment systems, and strategic initiatives.

- Oversee complaint management across all channels, including systemic issue identification, root cause analysis, escalation, and
- Conduct or commission enterprise-wide compliance risk assessments on a regular and event-driven
- Review and challenge first-line compliance controls across business units, ensuring appropriate ownership and accountability.

Third-Party and Vendor Compliance Oversight:

- Oversee compliance review and ongoing monitoring of third-party relationships, including fintech partners, payment processors, marketing firms, BIN sponsors, digital platform providers, cloud providers, card processors, core providers, and digital banking
- Ensure vendor management practices align with OCC guidance on third-party risk and applicable regulatory expectations for compliance in outsourced

Regulatory Relations and Examination Management:

- Serve as the Bank's primary compliance liaison with the OCC and other applicable
- Lead preparation for and management of regulatory examinations, including coordination of exam requests, responses, and corrective action plan
- Maintain current knowledge of regulatory developments, agency guidance, enforcement actions, and industry best practices; brief senior leadership and the Board on material

Governance and Reporting

- Prepare and present clear, concise compliance reports to the Audit and Compliance Committee and the Board of Directors, including program status, key risk indicators, examination findings, and material emerging
- Coordinate with Internal Audit on annual audit planning, findings review, and closure of compliance-related audit observations.
- Perform other duties as assigned by the Chief Risk Officer or

Minimum Qualifications (Knowledge, Skills, and Abilities):

- Bachelor's degree required; advanced degree (JD, MBA, or equivalent)
- 10+ years of progressive experience in consumer compliance or compliance risk. management within a federally regulated financial institution, with at least 5 years in a compliance leadership or people management
- Direct experience managing or overseeing a national credit card compliance program, including familiarity with Regulation Z, the Credit CARD Act, and card lifecycle compliance requirements.
- Demonstrated experience with digital banking platforms, ACH/NACHA rules, and payments
- Demonstrated experience designing, implementing, or significantly enhancing an enterprise Compliance Management System within a growing financial
- Working knowledge of model risk management frameworks (SR 11-7 or OCC equivalent) as applied to automated decisioning and AI-assisted

- Familiarity with ECOA Section 1071 implementation requirements and CFPB rulemaking and enforcement
- Experience managing OCC or FDIC examination relationships and corrective action
- Certified Regulatory Compliance Manager (CRCM) required or actively in progress; other advanced compliance certifications (CAMS, CCEP) viewed
- Proven ability to build and lead compliance teams, manage competing priorities, and influence cross-functional stakeholders at all organizational levels.
- Excellent written and verbal communication skills, including ability to present complex regulatory topics clearly to executive leadership and Board-level
- Strong analytical and judgment skills, with the ability to assess and prioritize risk across a complex, multi-product
- High integrity, intellectual independence, and professional maturity to exercise credible challenge in a growth-oriented environment.

Physical Demands and Work Environment: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the functions.

While performing the duties of this position, the employee is regularly required to speak or hear. The employee frequently is required to use hands or fingers, handle or feel objects, tools, or controls. The employee is occasionally required to stand, walk, sit, and reach with hands and arms. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this position include close vision, distance vision, and the ability to adjust focus. The noise level in the work environment is usually low to moderate.

Note: This job description in no way states or implies that these are the only duties to be performed by the employee(s) incumbent in this position. Employees will be required to follow any other job-related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments. All duties and responsibilities are essential functions and requirements and are subject to possible modification to reasonably accommodate individuals with disabilities. To perform this job successfully, the incumbents will possess the skills, aptitudes, and abilities to perform each duty proficiently. Some requirements may exclude individuals who pose a direct threat or significant risk to the health or safety of themselves or others. The requirements listed in this document are the minimum levels of knowledge, skills, or

abilities. This document does not create an employment contract, implied or otherwise, other than an “at will” relationship.

Grand Bank offers a competitive salary along with the following benefits:

- 401(k) and Profit Sharing
- Health Insurance
- Dental Coverage Plan
- Vision Coverage Plan
- Disability Insurance
- Life Insurance
- Paid Time Off
- Community Service PTO Match (Bank approved)
- Tuition Reimbursement
- Incentive Eligible

Job Type: Full-time

Location: Wilmington, DE or Hattiesburg, MS

Pay: Based on education and experience. Salary plus eligibility for leadership bonus.

ABOUT GRAND BANK FOR SAVINGS, FSB: Grand Bank is exploding with growth and on the fast track to becoming a leader in providing affordable, innovative financial products to our customers throughout the U.S. Our mission is to deliver cost-effective financial tools to give our customers better ways to borrow, spend, and save. We thrive on creating solutions to help our customers live healthier financial lives and improve their relationship with money. From saving for retirement to buying their first home, whatever stage of life they are in, we are with them every step of the way.

Chartered in 1968, Grand Bank has a rich history of thinking out of the box to offer unique products to meet the needs of our customers. We value our team members and all they bring to the table. If you're enthusiastic about delivering customer-focused solutions with a digital edge to help others build solid financial health, you want to work for us. You'll discover a career full of excitement, challenge, purpose, and opportunity at Grand Bank. We are proud to be an equal opportunity workplace dedicated to pursuing and hiring a diverse, talented, and engaged team.

We offer competitive salaries, advancement opportunities, and a comprehensive benefits package. Join our team today!

Equal Housing Lender / Member FDIC