POSITION DESCRIPTION

Functional Title: Compliance Analyst
Effective: January 14, 2014 **Reviewed:** Janaury 2014
Officer Title: N/A **Reports to:** SVP, Compliance
Direct Reports to this Position: N/A
Exemption Status Based on FLSA: See Leveling Guide

Summary of Job Responsibilities:

Maintains awareness, understanding and compliance with Guaranty Bancorp's "Code of Ethics", internal policies and procedures, and laws and regulations that are appropriate for his/her position.

Responsible for performing assigned duties that ensure that day-to-day operations are conducted in compliance with regulatory requirements. This will include participating in compliance monitoring, reviewing account activity for Guaranty Bancorp and its subsidiaries (the "Company"), evaluating regulatory issues to identify compliance risks, preparing reports and communicating information to impacted personnel.

Must have experience in compliance, including the Bank Secrecy Act and Anti-Money Laundering (BSA/AML), must be detail oriented with a solid ability to multi-task, and have the skill to prioritize numerous pending items. Technological proficiency is critical to effective performance of the job.

Essential Duties:
Employees are held accountable for all duties of the job.

1) Demonstrates core values and guiding principles as outlined in the Bank's identity statement.
2) Ensures that all activities and work functions comply with compliance requirements as defined in company policies and procedures and state/federal laws and regulations.
3) Researches regulatory issues and responds to questions to assist bank personnel in understanding compliance requirements and impact on operations with support of other compliance personnel
4) Supports compliance staff in compiling compliance information for examinations, audits and department reporting.
5) Assists with the monitoring and periodic testing for deposit and lending related regulations, as defined on the annual monitoring schedule. Report to bank management the level of compliance and evaluate the adequacy of subsequent corrective action. Work with department management to develop appropriate MIS to ensure regular oversight of compliance requirements.
6) Assists in development, revision and implementation of compliance policies, procedures, monitoring and training programs, including supporting the administration of the online program.

7) Maintains and continues to improve knowledge of compliance regulations, analytical and technical skills.
8) Responsible for initiating annual requests from vendors for vendor management program.
9) Administrator for bank's records management program.
10) Participates in the Compliance Committee meetings.
11) Participate in due diligence reviews of potential acquisitions.
12) Provide leadership and guidance to all staff in this area. Role model for ethics, teamwork and professionalism.

Non-Essential Duties:

1) Performs other duties as assigned.

Required Qualifications [Knowledge (Education), Skills and Abilities (KSAs)]:

See Leveling Guide

Preferred Qualifications:

- Strong computer skills
- Strong organizational skills
- Strong documentation skills and attention to details
- Demonstrates effective use of computer skills
- Proficiency in Microsoft Excel and Word
- Excellent verbal and written communication skills

Types of Decisions: This position performs the job with consultation with superiors; is often asked to determine if an exception to established policies and procedures is required. Decision-making includes proactively determining new process or systems that will be more efficient and/or save money, as well as reacting to errors discovered to resolve the immediate issue and also to ensure a similar error is not made. Day to day decisions will be made regarding the major duties and responsibilities of the position.

Consequences of Errors: Errors may have a significant adverse effect on relationships with customers, other departments of the bank, regulatory authorities, and bank reputation. Incomplete or incorrect decisions can also impact the employee's credibility significantly affecting the overall effectiveness of the department.

Contact with Others: Must display quality of service showing courtesy, tact, and discretion at all times. Maintains a positive demeanor and displays excellence in service, keeping the banks' image in mind at all times.

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.

- Must have valid driver's license and travel between locations in the Denver Metropolitan and Northern Front Range areas
- Ability to lift 25 lbs.
- Ability to sit for 6 – 7 hours at a time
- Ability to operate standard PC equipment
- Ability to handle stress associated with frequent deadline and tight schedules

The above statements are intended to describe the general nature and level of work being performed. This job description should not be construed to imply that these requirements (job responsibilities and KSAs) are the exclusive standards of the position. Incumbents may be required to follow other instructions, and to perform other duties, and obtain other KSAs that may be required of the position.

Leveling Guide

	Compliance Analyst 1	Compliance Analyst 2
Officer Title	N/A	N/A
Scope/Complexity of Work	• Provides support for BSA program's including but not limited to monitoring the EDD, processing OFAC and 314 updates, reconciling CTRs. • Responsible for review and record keeping of the Company's commercial loan denied/withdrawn applications. • Monitors existing flood insurance coverage for loans located in a flood hazard area.	• Responsible for conducting quality control reviews of early and closing loan compliance disclosures for consumer real estate secured loans to ensure compliance with covered regulations. • Responsible for maintaining CRA and HMDA Data reporting for the bank.
Knowledge	Knowledge of assigned function; banking experience; strong computer skills to support MIS functions in the department	Knowledge of assigned function; sound lending compliance related experience; ability to conduct research & respond to questions from bank personnel
Directing Others	N/A	May direct and assist less experienced Compliance Analysts.
Minimum Experience relating directly to position being performed	3-5 years of job bank related experience	5-10 years of bank related experience 2-5 years of experience in compliance
Education level	High School Degree or Diploma	High School Degree or Diploma, History of completing compliance related coursework