

Justine PETERSEN Housing and Reinvestment Corporation
Title: Senior Compliance Associate
Reports to: Compliance Manager



Justine PETERSEN Housing and Reinvestment Corporation's mission is to connect institutional resources with the needs of low- to moderate-income families so they can build long- term assets. Justine PETERSEN (JP) achieves this goal through its products, which include credit building and financial education, homeownership preparation and retention, and micro-enterprise lending and training. Our people-centered financing breaks barriers and economic divides by building equity, wealth, and financial freedom for diverse families and neighborhoods. JP is a Missouri not-for-profit 501(c) (3) corporation and wholly owns a Community Development Financial Institution (CDFI), certified by the U.S. Department of Treasury

Description: We are seeking an experienced Senior Compliance Associate to join our dynamic Compliance team. In this critical role, you will be responsible for IgniteMO loan participation program, which involves data entry and reporting in compliance with US Treasury State Small Business Credit Initiative (SSBCI) guidelines. You will be involved in a range of compliance duties that include but are not limited to managing all state and federal registrations, and assisting with legal issues and attorney requests.

The ideal candidate will be detail-oriented, possess strong analytical problem-solving skills, and be able to thrive in a fast-paced environment. You will work closely with other departments. If this position fits like a glove to you, we invite you to apply.

Job Duties:

- A. IgniteMO Loan Participation Program Compliance (40%)
 - 1. Be responsible for the IgniteMO loan file compliance with JP and SSBCI guidelines
 - 2. Review/ Pre-check the IgniteMO loan packet and compliance checklist
 - 3. Obtain Certificates of Good standing from the SOS, CAIVRS, SAM
 - 4. Be responsible for all SSBCI data entry and reporting in compliance with SSBCI guidelines
 - 5. Facilitate monthly participation sales
 - 6. Oversee monthly payment transfers

- B. Legal Notices and Bad Debt recovery Process (20%)
 - 1. Assist with legal issues and attorney requests
 - 2. Track client bankruptcies and submit proof of claims
 - 3. Update accounts on recovery activities, including those from third party collectors

- C. Credit and Loan Reporting / E-Oscar (20%)
 - 1. Review and File reporting disputes in timely manner in E-Oscar
 - 2. Process Monthly Metro Credit Reporting updates
 - 3. Remedy any credit reporting issues with our borrowers
 - 4. Prepare and submit SBA 7a Report on monthly basis

- D. Compliance and Consumer Loan Licensing (15%)
 - 1. Manage all state and federal registrations
 - 2. Oversee required filings to obtain and keep consumer loan licenses current
 - 3. Review examination results and implement updated compliance procedures
 - 4. Lead exam responses.
 - 5. Update Consumer Loan Summary spreadsheet as necessary
 - 6. Work with outside counsel to conduct consumer licensing research in new states.

- E. Other Assigned Duties (5%)

Senior Compliance Associate Requirements

- Knowledge of any relevant regulatory standards or compliance requirements
- Computer proficiency, particularly in Microsoft Office Suite
- Attention to detail
- Critical thinking skills
- Excellent communication and interpersonal skills
- Strong attention to detail and accuracy

Benefits

- Competitive salary with opportunities for performance-based bonuses
- Comprehensive health, dental, and vision insurance for you and your family
- Paid time off policy including holidays, sick days, and vacation time
- Retirement savings plan with employer matching contributions

This job might be for you if:

You pay attention to details. As far as you're concerned, anything worth doing is worth doing right, every single time. You stay focused, and nothing falls through the cracks on your watch.

You think on your feet. You like learning new things, and you can learn them quickly. When things change, you know how to roll with the punches.

You're a self-starter. You are self-confident. Armed with knowledge of your job and organization you are always looking to make things better for your clients and team.

You are a problem solver. You might not know the answer yourself, but you're going to figure it out.

You communicate clearly. You can explain just about anything to anyone, and you're comfortable communicating via email and on the phone.

You can work in an open and lively office.

How to apply:

Email your resume and cover letter to Gerlinda Ralliegh (gralliegh@justinepetersen.org). In your cover letter, please provide a roadmap for your resume and experience: What parts of your resume should we pay particular attention to? Why are you a great fit for this position?

Full-time position

Job location: St. Louis Office

Salary Range: \$55k-60K based on experience

Please visit our website at www.justinepetersen.org. EOE

