

**VERABANK
JOB DESCRIPTION**

JOB TITLE: Community Reinvestment Act Coordinator

DEPARTMENT: Lending

INCUMBENT:

SUPERVISOR: Chief Lending Officer

FLSA STATUS: Non-Exempt

DATE: September 1, 2023

JOB PURPOSE

Responsible for performing administrative duties related to CRA reporting, tracking and documentation. Monitors and analyzes the bank's compliance with the CRA.
Responsible for the accurate and timely filing of mandatory reports.

DUTIES AND RESPONSIBILITIES

1. Establishes tracking and reporting methods to identify the Bank's performance in relation to the CRA.
2. Tracks the bank's participation in local community development and redevelopment projects or programs.
3. Periodically performs a self-assessment of the bank's records and grade on the assessment factors for a CRA examination.
4. Prepares accurate and timely annual regulatory submission of mandatory reports.
5. Establishes, updates and maintains files to document the bank's participation, community contributions and compliance with the CRA.
6. Establishes, updates and maintains files to document the community activities of bank employees.
7. Works with consultants, auditors and examiners as necessary to ensure compliance with and proper reporting of the Bank's CRA compliance.
8. Meets with realtors, community leaders and businesses in the different market areas in an effort to better identify areas that the Bank should be marketing to low to moderate income people as well as homes that the CDC can purchase, rehab and resell.
9. Responsible for ongoing effective internal communications with bank staff regarding CRA

CONTACTS

Frequent contact with supervisor. Periodic contact with branch managers and bank management. Occasional contact with internal and external auditors for compliance

exams. Occasional contact with realtors, business leaders and businesses to promote the Bank's involvement with CRA.

SPECIFIC REQUIREMENTS

1. Two to five years CRA work experience.
2. Comprehensive knowledge of CRA requirements.
3. Knowledge of CRA requirements, consumer laws and regulations.
4. Excellent oral and written communication skills.
5. Ability to effectively work with others, including internal employees and external businesses and organizations.
6. Excellent customer service skills.

PREFERRED REQUIREMENTS

1. Familiar with the bank's core accounting system.
2. Ability to work independently and as a team with excellent time management skills.
3. Knowledge of personal computer and related word processing and spreadsheet software.
4. Detail oriented.
5. Knowledge of various banking departments.

PHYSICAL REQUIREMENTS

Office setting with moderately varied desk-oriented activity, with fatigue being relieved by opportunities to stand and move around in a comfortable environment.

NOTICE

1. This job description in no way states or implies that these are the only tasks to be performed by the incumbent occupying this position. The incumbent will be required to follow any other instructions and to perform any other job-related duties.
2. Requirements are representative of minimum levels of knowledge, skills, and/or abilities. To perform in this position successfully, the incumbent will possess the abilities and aptitudes to perform each task proficiently.
3. Ability means to possess and apply both knowledge and skill.
4. This position description has excluded the marginal or peripheral functions that are incidental to the performance of primary functions. All requirements are essential to the function of the position.
5. This job description describes the minimum selection requirements to qualify for the position. However, promotion and other employment decisions are also based on Bank needs, being in good standing, fully competent performance, and other non-discriminatory issues.
6. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.
7. Some requirements may exclude individuals who pose a direct threat or significant risk to the health and safety of themselves or other employees.
8. This position description does not create an employment contract, implied or otherwise, other than an "at will" employment relationship.

Employee	Department/Division Manager
Date	Date