



Compliance Officer

Work Location: Hybrid - Remote

Reports To: Executive Team (CEO, CFO, CLO)

Employment Type: Full-Time, Exempt

Position Summary

Citizens State Bank is seeking a proactive and detail-oriented Compliance Officer to lead and execute our regulatory compliance efforts. This is a hands-on role with no direct reports, ideal for a professional who thrives in both strategic planning and operational execution. The Compliance Officer will manage risk assessments, regulatory filings, policy development, and compliance oversight across lending, operations, and digital banking.

Key Responsibilities

Compliance & Risk Oversight

- Monitor and assess bank activities to ensure adherence to federal, state, and local regulations, including the Bank Secrecy Act (BSA), Community Reinvestment Act (CRA), and internal policies.
- Develop and implement the bank's overall compliance program, including policies, procedures, and systems to mitigate risk and ensure regulatory alignment.
- Conduct risk management by identifying potential compliance issues and financial/legal risks, and developing strategies to address them.
- Report and advise senior management and the Board of Directors on compliance status, emerging issues, and recommended controls.
- Provide training to employees on compliance-related topics, regulatory updates, and customer service guidelines to ensure consistent understanding and execution.
- Handle audits and examinations, including preparation, participation, and follow-up for internal and external reviews.
- Specialized monitoring of high-risk activities, including anti-money laundering (AML) efforts and suspicious activity detection.
- Execute regulatory filings, including Currency Transaction Reports (CTRs), Suspicious Activity Reports (SARs), and other required documentation.
- Advise bank personnel on conducting business within federal and state guidelines, offering guidance on operational and lending compliance.
- Test and evaluate compliance programs to ensure effectiveness and recommend improvements.
- Collaborate cross-functionally with lending, operations, and digital banking teams to ensure compliance is embedded in all areas of the bank.
- Oversee compliance for digital account opening platforms and ensure alignment with evolving regulatory expectations.

The Compliance Officer will also play a key role in supporting the strategic growth of our Altitude Mortgage™ division. The ideal candidate will bring insight and initiative to help shape the future of our in-house mortgage services and contribute to long-term planning for a robust mortgage company.

Qualifications

- Minimum 3 years of experience in banking or financial services, specifically in Compliance, Mortgage Review, Underwriting, Loan Administration, or similar roles.
- Strong working knowledge of federal and state banking regulations (e.g., BSA, CRA, UDAAP, Reg Z, Reg E).
- CRCM certification preferred or willingness to pursue.
- Proven ability to work independently and manage multiple priorities.
- Excellent communication, analytical, and organizational skills.
- Bachelor's Degree preferred.

This role is remote-friendly for candidates located in Colorado, New Mexico, or Utah, with preference given to Colorado-based applicants. Quarterly travel to our Western Colorado branches is required — a minimum of 3–4 consecutive working days per quarter, with travel expenses covered by Citizens State Bank. *This travel requirement is non-negotiable.*

Compensation & Benefits

Salary Range: \$65,000–\$85,000, commensurate with experience.

Benefits Overview

- **Health Insurance:** CSB covers 100% of employee premiums for medical insurance, with three plan options through United Healthcare.
 - **Vision & Dental:** Optional, low-cost plans available through VSP and Beam.
 - **Employee Assistance Program (EAP):** Free, confidential support for personal and work-related challenges, available to employees and their families.
 - **Life Insurance:** Basic coverage up to \$50,000, fully paid by CSB.
 - **Long-Term Disability (LTD):** Financial protection in case of illness or injury.
 - **401(k) Retirement Plan with Employer match + Employee Stock Ownership Plan (ESOP)** after one year of employment.
 - **Paid Time Off:** Generous vacation (as an Officer PTO is up to 20 days/year, sick leave (up to 48 hours/year), and 11 paid holidays annually.
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Our Values

Citizens State Bank is a community-rooted financial institution serving the Western Slope of Colorado. We are proud to be a community-rooted institution with a bold vision for growth. We value employees who bring vision, initiative, and a passion for serving our communities.

Our team is guided by six core values. These values shape our culture and guide our decisions—from daily operations to long-term strategy.

- **Grit** – We persevere through challenges with determination and resilience.
 - **True North** – We stay aligned with what's best for our customers, our community, our team, and the organization.
 - **Transparency** – We communicate openly and honestly.
 - **Ownership** – We take responsibility and initiative in everything we do.
 - **Talent Development** – We invest in our people and their growth.
 - **Heritage** – We honor our history while building for the future. *Yesterday, Today, Tomorrow!*
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CSB is committed to the principle of equal employment opportunity for all employees and to providing employees with a work environment free of discrimination and harassment. All employment decisions at CSB are based on business needs, job requirements and individual qualifications, without regard to race, color, religion or belief, family or parental status, or any other status protected by the laws or regulations in the locations where we operate. CSB will not tolerate discrimination or harassment based on any of these characteristics. CSB encourages applicants of all ages.