

Job Title: Internal Auditor**Reports To:** Chief Compliance Officer**Status:** Exempt**Date:** February 2026

Position Summary: The Internal Auditor is responsible for conducting operational, financial, interim, and compliance audits across the credit union, evaluating records, documents, loans, policies, procedures, and electronic data to ensure adherence to regulatory requirements. This role assesses the effectiveness of internal controls, risk management practices, and governance processes, while providing recommendations to enhance operational efficiency, ensure compliance, and safeguard organizational assets.

Principal Duties and Responsibilities:

- Conducts regular audit procedures and activities for all credit union branches and departments and for all accounting, operation, and loan procedures.
- Conducts independent audits and examinations of credit union records to ensure compliance with credit union audit plans, laws and regulations.
- Tracks and reports on issues or recommendations from external auditors, regulators, and examiners. Follows up to ensure timely implementation of corrective actions.
- Assists the Chief Compliance Officer in developing the annual audit plan for all credit union departments.
- Assists the Chief Compliance Officer in developing and executing the risk assessment for the credit union.
- Prepares and/or reviews examination reports stating findings of various audits. Prepares and/or reviews audit reports for senior management.
- Assists Chief Compliance Officer and regulatory examiners during audits as necessary.
- Assists in the implementation of new or revised internal audit policies, methods, and procedures.
- Assesses the adequacy and effectiveness of internal controls, policies, and procedures.
- Develops, performs, and oversees various “spot check” internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc. Review random sampling of all new loans for exceptions to policies and procedures.
- Identifies whether operating policies and procedures are adequate to measure and control the economical and efficient use of resources. Develop and implement new procedures to enhance the audit process.
- Identifies risks and recommends improvements to mitigate them in accordance with State and Federal regulations.
- Prepares written reports on internal audit reviews, including findings, assessment, conclusions, and recommended actions.
- Coordinate and conduct investigations of suspected and/or actual internal fraud.
- Examine information systems to ensure data is accurate and complete and make recommended changes to the information system to improve output.
- Ensures that audit processes and financial accounts will stand up to outside scrutiny through stringent adherence to generally accepted accounting principles (GAAP).
- Conduct investigations or special audits at the request of management or committees.
- Maintains up-to-date knowledge of changes or new developments in regulatory requirements, general accounting principles, or audit techniques.
- Assists with other special projects as needed and performs other duties as assigned.

Additional Duties and Responsibilities:

- Travels to all CCU locations on an as-needed basis.
- Collaborates with departments to promote a culture of compliance and continuous improvement.
- Commits to CCU’s mission, vision, and core values and model of Service Excellence. Lives and displays these values in all aspects of work and personal life.
- Keeps current in field by reading published information and attending authorized seminars and conferences. Occasional out-of-town travel.
- Maintains strong financial industry knowledge and sharp technical acumen.
- Participates in training sessions and online courses as needed.

- Gets involved in professional and/or community activities to contribute to local community/profession and to be visible in the community.
- Represents the department on committees that may be formed and/or at various CCU events.
- Other job-related duties may be necessary to carry out the responsibilities of this position.

Performance Expectations:

- Demonstrates accuracy and thoroughness and promotes this attribute to all employees.
- Effectively communicates ideas, thoughts, and concepts verbally and in written form.
- Performs all duties in compliance with CCU policies and procedures and state and federal rules and regulations.
- Is empathetic with coworkers and members. Listens to understand and treats others with respect and patience.
- Complies with Bank Secrecy Act requirements; always maintain the integrity of our confidentiality policy.
- Maintains a positive, professional appearance and attitude with members and co-workers.
- Develops and maintains positive working relationships with other employees; promotes teamwork concept.
- Maintains a neat workspace.
- Is punctual and reliable.
- Asks for help when necessary.

Knowledge, Skills, and Abilities:

- Excellent written and verbal communication skills.
- Excellent attention to detail, problem solving, and analytical skills.
- Commitment to ethical standards and handling sensitive information responsibly.
- Works well independently and as part of a cross-functional team.
- Extensive knowledge of Microsoft Windows based computer systems and Microsoft Office products.
- Ability to operate general office equipment.
- A post-secondary degree or certification in a related field, or an equivalent combination of education and experience.
- Strong understanding of credit union operations, financial services, and regulatory requirements required (e.g., NCUA, FFIEC).
- Related experience in internal auditing/compliance is preferred but not required.

Work Relationships and Scope: Reports directly to the Chief Compliance Officer. Due to the nature of the position, will work closely with various staff members at CCU on an occasional basis.

Working Conditions: Work is performed largely in a pleasant office environment with minimal chance of personal injury and moderate noise level. There is potential for hybrid/remote work options for this role, but it is not a guarantee and may vary depending on required job duties. There may be occasions when the work environment is stressful. Work hours will normally be from Monday through Friday and may change depending on our needs or due to special projects, deadlines and other concerns. Weekend work may be required on an occasional basis. Physical requirements include the ability to sit or stand for extended periods of time. Some walking, bending, stooping, and lifting of light materials is required. Frequent mental and visual concentration required for computer usage. Equipment that may be used includes a copy machine, calculator, telephone, computer, fax machine, and other office and financial institution equipment. Travel to all CCU locations will be required on an as-needed basis, as well as occasional out-of-town travel. Reasonable accommodation may be provided to enable employees with disabilities to perform the essential functions.

Acknowledgment: This position description describes the general nature and level of work performed by the individual assigned to this position and should not be interpreted as all inclusive. It does not state or imply these are the only duties and responsibilities assigned to the position. The employee may be required to perform other job-related duties. All requirements are subject to change and to possible modification to reasonably accommodate individuals with a disability.

This position description does not constitute an employment agreement between the employer and employee and is subject to change by the employer as the needs of the employer and requirements of the position change.