

**BANK COMPLIANCE & ETHICS EXECUTIVE**

<b>Program Development &amp; Implementation</b>	<b>Areas of Responsibility</b>	<b>Law/Regulatory Subject Matter Expertise</b>
<ul style="list-style-type: none"><li>➤ Compliance Management System</li><li>➤ Fair and Responsible Banking</li><li>➤ Regulatory Relations</li><li>➤ Consumer Complaint</li><li>➤ Sales Practice Oversight</li><li>➤ Marketing Reviews</li><li>➤ Independent Reviews/Audits</li><li>➤ Investigations</li><li>➤ Advisory</li></ul>	<ul style="list-style-type: none"><li>➤ Branch &amp; Premier Banking</li><li>➤ Client Contact/Call Center</li><li>➤ Sales Practices</li><li>➤ Digital/Online Banking</li><li>➤ Internal Investigations</li><li>➤ Fraud Operations</li><li>➤ Product Management/Development</li><li>➤ Marketing</li><li>➤ Ethics</li><li>➤ Fair Lending &amp; Banking</li><li>➤ Deposit Operations</li></ul>	<ul style="list-style-type: none"><li>➤ Unfair, Deceptive, or Abusive Acts and/or Practices (UDAAP)</li><li>➤ Expedited Funds Availability (Reg. CC)</li><li>➤ Electronic Funds Transfer (Reg. E)</li><li>➤ Truth in Savings (Reg. DD)</li><li>➤ Truth in Lending (Reg. Z)</li><li>➤ Fair Credit Reporting (FCRA)</li><li>➤ Telephone Consumer Protection Act (TCPA)</li><li>➤ Fair Debt Collection Practices (FDCPA)</li><li>➤ Equal Credit Opportunity (Reg. B)</li><li>➤ Fair Housing Act (FHA)</li><li>➤ Real Estate Settlement Procedures Act (RESPA)</li><li>➤ Home Mortgage Disclosure Act (HMDA)</li><li>➤ Americans with Disabilities Act (ADA)</li></ul>

With over twenty-five years of executive or management experience in Banking and Financial Services, I developed and implemented comprehensive Compliance, Responsible Banking, and Regulatory Relations Programs that included Compliance, Fair Lending and UDAAP oversight, business advisory support, consumer complaint monitoring, regulatory examination strategy & support, sales practice standards & investigations, monitoring, training, and risk assessments at **Wells Fargo Bank, N.A., SunTrust Bank** and **USAA Federal Savings Bank**. As a commissioned Compliance Examiner, I examined, assessed, and analyzed bank compliance management systems and recommended enhancements to improve banks' compliance, fair lending, and Community Reinvestment Act (CRA) weaknesses for the **Federal Deposit Insurance Corporation (F.D.I.C.)**. As a Retail Bank Leader, I directed branch or regional operations, sales, and compliance for **Bank of America, Washington Mutual Bank (WaMu), and PHH Mortgage Corporation** increasing revenue, client satisfaction, and turning around underperforming branches and regions.

**CAREER HISTORY**

**Senior Vice President – Head of Consumer Banking Regulatory Relations**, Wells Fargo Bank, N.A. (2019 – present) \$1.9T Bank. Executive responsible for development and execution of the bank’s regulatory strategy within the Consumer Bank. Develop and implement the Regulatory Relations Policy and Procedure. Manage all aspects of examinations and other regulatory engagements, including responding to examination requests, coordinating meetings between the bank and the regulator, responding to findings, and providing updates on the bank’s progress. Maintain strong working relationships with the assigned leads of primary regulatory agencies (OCC, FRB, CFPB, FDIC). Track the progress and status for enforcement actions, past findings, current examinations, and other regulatory matters to create reporting for the Board, executive management, and applicable governance committees. Escalate potential issues that can result in negative regulatory findings or impact the relationship between the bank and the regulator to senior management and representatives of the business. Provide “review and challenge” expertise on regulatory submissions and plans. Provide subject matter expertise by informing senior management about emerging regulatory issues (both internal and external) and recommending the strategic direction to help mitigate risks. Ensure regulator communications are appropriate and consistent. Provide guidance on the strategy for addressing potential findings, on regulatory notification for self-identified issues, and on the overall handling of regulatory engagements and findings. Advise on the adequacy of remediation and corrective actions plans related to regulatory findings and orders. Collaborate with the applicable business unit, Compliance, Legal, Risk, Internal Audit, and other stakeholders to help remediate past findings and mitigate risk exposure.

**Senior Vice President – Head of Consumer Banking Compliance**, SunTrust Bank (2015 – 2019). \$210B Bank. Executive that was responsible for day to day Compliance support and advice for Retail Banking Compliance, including Deposit Product Management, Consumer Operations, Branch Banking (≈1400 branches), Premier Banking, Marketing, Fraud Operations, Internal Investigations, Ethics, and the Client Contact Center. Managed all aspects of Consumer Banking Compliance to include new product development, product enhancements, marketing reviews, requirement development, implementation of new laws/regulations, and remediation/redress efforts. Conducted comprehensive Risk Assessments for emerging Compliance risks, such as improper sales practices. Assisted with implementation of both bank and individual corrective actions. Supported CFPB, Federal Reserve Bank, and state examinations. Conducted independent Compliance investigations into allegations of discrimination, ADA violations, unfair/deceptive practices, improper sales practices, and improper employee conduct impacting consumers. Provided reporting to Compliance/Board Risk Committees. Ensured adequacy of quality control and monitoring efforts. Served as subject matter expert for Truth in Savings Act, ADA, Expedited Funds Availability Act, Electronic Funds Transfer Act, Truth in Lending Act, HMDA, Real Estate Settlement Procedures Act (RESPA), Equal Credit Opportunity Act (ECOA), TCPA, Sales Practices, and UDAAP.

**Director of Compliance and Responsible Banking Officer**, USAA Federal Savings Bank (2012 – 2015). \$70B Bank. Developed and implemented the bank's Responsible Banking Program which includes administering the Fair Lending Program; UDAAP Program, and Consumer Complaint Monitoring Program. Improved and created comprehensive monitoring and training programs while enhancing policies and procedures. Supported CFPB, OCC, and FDIC examinations. Provided day-to-day business guidance and support on implementing new products/services and enhancing existing ones. Presented compliance reports and conducted training to the Board of Directors. Conducted periodic risk assessments and managed resources based on inherent and/or residual risk identified. Served as subject matter expert for HMDA; Equal Credit Opportunity Act (ECOA); Fair Housing Act (FHA); UDAAP; Truth in Lending; Truth in Savings; Electronic Funds Transfer; and Expedited Funds Availability.

**Compliance Examiner**, Federal Deposit Insurance Corporation (F.D.I.C) (2009 – 2012). Conducted compliance examinations on F.D.I.C. regulated institutions. Analyzed adherence with consumer protections laws, including deposit, lending, and fair lending compliance. Wrote formal reports and legal briefs concerning bank regulatory violations, fair lending and CRA Public Evaluations. Evaluated banks performance and assigned Community Reinvestment Act ratings. Assessed banks' Compliance Management System (CMS) and recommended improvements to senior management and the Board of Directors. Taught regulatory compliance to senior management and compliance professionals. Conducted fair lending and CRA protest investigations.

**Prior: Regional Manager, Bayview Financial; Regional Manager, PHH Mortgage Corporation; Vice President/Retail Banking, Washington Mutual Bank; Banking Center Manager, Bank of America**

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## EDUCATION

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**NOVA SOUTHEASTERN UNIVERSITY**, *Fort Lauderdale, FL*

**Shepard Broad Law Center**, Juris Doctor  
GPA: 3.41, Magna Cum Laude (Top 15 %)

**Wayne Huizenga Graduate School of Business**, Master of Business Administration  
GPA: 3.80

**FLORIDA STATE UNIVERSITY**, *Tallahassee, Florida*

Bachelor of Science, Business Management/Human Resources; Minor in Political Science  
GPA: 3.39

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## BAR ADMISSIONS/CERTIFICATIONS/INDUSTRY INVOLVEMENT

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**Bar Admissions:** Florida, United States District Court for the Southern District of Florida  
**Certification:** Certified Regulatory Compliance Manager (CRCM)  
**Committee Member:** Consumer Bankers Association (CBA) CFPB Committee (previously Fair and Responsible Banking Committee)

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**INDUSTRY SPEAKING ENGAGEMENTS**

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**San Antonio Compliance Association**

“Fair Lending, UDAAP, and Consumer Complaints”

**CRA/Fair Lending Colloquium**

“Complaint Management – From Rotary Phone to Facebook Campaign”

“Moving to Fair and Responsible: A Data-Driven Approach to Understanding Potential Harm to Consumers”

“Come on Down! The Price Is Right: Fair Lending and Fair Pricing”

“A Data-Centric Approach to Compliance”

“Fair Lending Risks with Third Parties”

“Fair Lending Tentacles Reach Beyond Originations/Applications- Your Program Should Too”

**CBA Live!**

“Consumer Complaints”