

Brandon Peart

Business Risk Analyst II

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Experience:

BakerTilly, Philadelphia, PA - Senior Consultant

July 2019 - April 2020

Performed internal operational risk and compliance audits for small and medium sized financial services firms. The audits included Loan Compliance, Deposit Operations, BSA and AML audits, and HMDA reviews. During my time with BakerTilly, I participated and led team audits.

HMDA - Findings submitted to the client

- Performed a review of the client LAR to verify that all required fields were complete.
- Reviewed new loans to verify if the loan belongs on the LAR the lar through a review of the Loan documentation.
- Submitted errors to the client to review for confirmation.
- Reported a final review by the client noting all errors.
- Authorized the submission of the final LAR for clients.

SOX Testing - Findings submitted to the client

- Performed a review of internal controls to verify that client staff was operating within the scope of the client's controls.
- Identified controls that are no longer effective and update any outdated controls to better fit current policies and procedures for the client.
- Performed year end remediation on controls that have failed testing during a scheduled audit earlier in the year to confirm that findings have been resolved.
- Identified exceptions during testing and was able to provide remediation to help resolve the exceptions.

Deposit Operations - Findings submitted to the Client

- Performed an evaluation of the company deposit procedures and policies.
- Tested bank controls in regard to reporting deposits and monthly reporting.
- Identified issues within the processes .
- Provided results to the clients with remediation guidelines.
- Verified system access to appropriate personnel and confirmed that access was appropriate for duties.
- Reviewed Policies for compliance with appropriate regulations.

Loan Compliance - Findings submitted to the Client

- Reviewed policy and procedures to federal regulation.
- Tested loans for compliance to lending guidelines.
- Reviewed Loans for appropriate approval.
- Identified issues and provided them to client for review and remediation.
- Recalculated interest rates to verify that interest is being appropriately charged.

BSA and AML Audit - Findings submitted to the Client

- Reviewed the bank's BSA and AML policy and procedures to federal guidelines.
- Verified that all bank personnel have received mandatory training.
- Confirmed that the board of directors reviewed and approved the bank's procedure.
- Tested documentation for appropriate collections of information.
- Document monitoring processes and identified issues if necessary.

HMDA Review - Findings submitted to the Client

- Review policies and procedures for compliance with federal regulations.
- reviewed mortgages for appropriate collection of information.
- verified if the client was accurately classifying mortgages.
- Tested new loans to verify if the appropriately documented.

Wilmington Trust, Wilmington, DE — Business Risk Analyst II

March 2018-June 2019

Performed operational risk audits for the Wealth Institutional Services Department, including but not limited to

global capital markets, asset management, and securities. During my time with Wilmington Trust, I trained my team in various software as well as designed the current form of testing.

Shared Services Audit – Findings submitted to the line of business.

- Conducted the full audit from planning to submission of findings.
- Interviewed points of contacts and gathered samples for testing.
- Created a test script and reviewed the work of the personnel that assisted me on the audit.
- Reviewed board minutes for the proper discussions and approvals.
- Performed SOX testing on controls.
- Performed reconciliation assessments for various time frames to ensure that the reconciliation is being completed correctly and without error.
- Recalculated valuations to ensure that there was no miscalculation that could have resulted in financial harm to the client.
- Helped remediate and resolve any issues that were discovered during my audit period.
- Identified the correct SOX control owners and corrected any control that was assigned to the incorrect individual.

Asset Management – Findings Submitted to the line of business

- Performed reviews of controls to identify the correct process flow and procedures, ensuring that all correlating documentation was easily identifying.
- Reviewed the procedures, process flows and controls in order to verify if any gaps were a risk to the financial institution.
- Identified the risks that were most likely to cause financial harm to clients.

Securities – Findings submitted to the line of business

- Worked with the compliance testing group to remediate any issues that were discovered during testing.
- Performed testing on the securities purchases to ensure that the current Bank procedures were followed during the purchase and identified if there was any transaction that resulted in the client paying a different price than they expected.
- Helped develop the testing for the audit.

Financial Outsourcing Solutions, Allentown, PA — Senior Consultant

March 2017 – March 2018

Performed various audits in multiple regulations including but not limited to Regulation O, Regulation D, Bank Secrecy Act, and Regulation GG.

Investment Audit – Findings submitted to clients

- Conducted reconciliation assessments for General Ledger accounts to broker statements to balance out the accounts.
- Reviewed Minutes to verify that the board of directors had approved the banks invest policy.
- Assessed the length of time investments are held to guarantee that investments are held to maturity.

Bank Secrecy Act Audit – Findings submitted to clients

- Compared client staffing logs to completed training documentations to ensure necessary staff received Bank Secrecy Act training.
- Reviewed new accounts to determine if the necessary information was collected, as well as to ensure the bank was only requesting legally allowed information.
- Reviewed new account information for business account to determine in the documentation complied with Regulation GG.
- Reviewed board minutes to ensure the board of directors received training and approved the BSA policy.

Trust Audit – Findings submitted to clients

- Performed reconciliations to verify that vault statements matched vault inventory.
- Reviewed vault logs to ensure that dual controls were used to properly enter and exit the vault.
- Reconciled investment portfolios to the banks holding statements.

Deposit Audit – Findings submitted to clients

- Performed FDICIA testing for overdraft transactions.
- Reviewing the Bank's consumer deposit procedures, overdraft procedures, and Business deposit procedures.
- Reviewed Bank processes for regulator accuracy.

Wire Audit – Findings submitted to clients

- Performed a review of the Bank's wire procedures with federal regulators.
- Tested the wire log to ensure that collected information met federal standards.
- Assessed the Bank's correspondent accounts to assess if the bank had ever passed account Thresholds with correspondent banks.

Branch Inspections – Findings submitted to clients

- Performed a comparison of the teller drawers for a comparison to the receipts from the previous night.
- Reviewed branch procedures for accuracy to corporate and regulatory standards.
- Reviewed the safety standards of the branch by reviewing cameras, opening/closing procedures, and alarm systems.
- Tested dual control systems for vaults and safes.

KPMG, LLP, Philadelphia, PA — Advisory Associate

November 2013 – November 2016

Regulatory Risk Associate

Control Management– findings submitted to the client

- Created various PowerPoint presentations and presented it to the project team.
- Mapped procedures to make sure that all of the requirements were met and there was nothing missing.
- Reviewed documents to test the applicability with federal requirements.
- Working with waterfalls to correctly document the information is understandable.
- Used client programs to test and review the work of others.

Flood File Review– Findings submitted to the client

- Reviewed files and documents to ensure that all necessary information is stored in the client's system to ensure that they are able to fully follow FEMA regulations in regard to necessary amounts of flood Insurance in preparation of a Federal review.
- Reviewed loans to ensure that the Client followed federal regulation when the issuing loans to homes in flood areas. Performed testing of the Client's policies and procedures to ensure the accuracy of the policy.
- Documented any compliance or mediated risk that the client is susceptible to due.

Asset Management– Asset Management

- Performed administrative tasks for the engagement making sure that all statuses were updated and tracking the activity of the team.
- Mapped laws and obligations to each other in the client's database.
- Performed research to ensure that all of the laws and obligations were correctly mapped to the correct location.

Regulatory Risk Analyst

Control Management– Attorney Client Privilege

- Performed testing of the clients testing methods in a manner to confirm their findings or show the correct sums.
- Research and upload documents that were available for the use of the entire team.
- Extensive use of work papers.

Forensic Analyst

Anti-Money Laundering/ Bank Secrecy Act– Findings submitted to OCC

- Performed Investigations for a sample portion of the clients' accounts to test how well the accounts were monitored during a look back period of 4 years.
- Analysis of the account to test the legitimacy of the account to find if the individual/ entity should have a Suspicious Activity Report (SAR) filed.
- Full case research using the most up to date software and procedures.

Foreign Correspondent Banking Look back– findings submitted to the client

- Loan staff engagement to help the client catch up from a backlog.
- Used Actimize and Mantas to catalogue and file the cases.
- Performed research and analysis in several areas of the client's lines of business including but not limited to retail banking, wealth management, investment management, and business banking.

Internal Corresponding Controls– findings submitted to the Office of Foreign Asset Control

- A review of all foreign activity (primarily focusing on wires) for a look back period of about 4 years to identify the risk to the client.
- Providing the findings with information that was identified to be useful to the investigation.
- Participated in several roles, performing the role of first level review, quality control, and investigations.

Skills:

SOX Testing, FDICIA testing, Reuters' World-Check, AML due diligence, Microsoft Word, Excel (including Pivot tables and V-Lookups), Power Point, Access, Reuters, Actimize, Lexus Nexus, Mantas, Presentations, SAR writing, AML Investigations, OCC consent order implementation, Adobe

Education:

University of Hartford, West Hartford, CT — Bachelors of Business Administration

September 2009 - May 2013

Majored in Accounting

University of Pennsylvania, Philadelphia, PA - Computer Programming Certification

January 2020 - August 2020

Computer Programming Course