**Rachel Pierce**

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**Objective**

Motivated, experienced, and well-rounded National Bank Examiner/aspiring FinTech Professional searching for a new and exciting career in the world of FinTech where I can leverage my skills to be more creative and innovative.

**Office of the Comptroller of the Currency (OCC) Experience**

***Large Bank Supervision (LBS)***

*Commercial/Retail Credit Examiner (Pay Band VI)*

U.S. Bank (Minneapolis, MN), February 2020 to Present, 80 hours/pay period

Experienced in working large, complex credits in large bank supervision. Primary responsibilities include ongoing oversight of the bank’s Commercial Real Estate (CRE) portfolio, Merchant Processing, and Credit Administration. Additional responsibilities include leading and participating on credit examinations, participating and leading discussions in the OCC CRE Network Group, leading team meetings, leading ad hoc projects and data requests, and assisting in the development of others.

*Acting Large Bank Deputy Comptroller Analyst (Pay Band VI.2)*

OCC Headquarters (Washington, D.C.), November 9, 2020 – February 12, 2021, 80 hours/pay period

Served as the Acting Large Bank Deputy Comptroller Analyst for four months, helping to oversee eight large bank teams and advise and assist the Deputy Comptroller for Large Bank Supervision in planning, organizing, and implementing work within the portfolio. My primary responsibilities included:

* Providing input and expertise on safety and soundness issues across the large bank organization.
* Serving as a resource on complex administrative and technical issues, including answering questions from large bank teams on various policies, procedures, and systems.
* Analyzing supervision findings and other sources of information to identify areas of concern, determine methods of resolution, and recommend appropriate courses of action.
* Review supervisory documents to ensure consistency with Policies and Procedure Manuals (PPMs), Standard Operating Procedures (SOPs), and Handbooks, including Reports of Exam, Community Reinvestment Act (CRA) Performance Evaluations, Core Assessments, Risk Assessment Summaries, Examiner-in-Charge (EIC) Quarterly Certifications, Enforcement Action documentation, and strategy changes.
* Developing and maintaining effective communication with internal and external organizations, including various OCC committees as well as external regulators including the FRB and FDIC.
* Drafting important communications for review, edit, and approval by the Deputy Comptrollers and working with OCC personnel to prepare responses for specialized information or special projects.

*Large Bank Supervision Analyst (Pay Band VI)*

U.S. Bank (Minneapolis, MN), April 2018 to February 2020 at Band VI, September 2016 to April 2018 at Band V.2, 80 hours/pay period

Experienced in LBS processes, with strong organizational and communication skills. As Analyst, I was responsible for ensuring the entire U.S. Bank core team complies with LBS policies, procedures, and processes, including meeting all due dates and required timeframes. I am extremely organized, can manage my time effectively, and never missed a due date. I was a leader in the office, providing guidance, training, and structure to examiners. I also participated on bank supervision assignments in a variety of areas, using my intellectual curiosity as a means to continuously develop my knowledge base and supervision skills. A key task I consistently focused on was Process Improvements. I consciously found ways to improve existing processes and find efficiencies. I improved numerous processes during my time as LBS Analyst and assisted other large bank teams implement more efficient processes to streamline supervision. Other primary responsibilities included:

* Conducting ongoing supervision and target examinations;
* Maintaining and educating others on LBS policies, processes, and systems;
* Supervisory strategy development and implementation;
* Personnel management/rating official responsibilities; and,
* Assisting with examiner development and training.

***OCC Headquarters***

*Acting Director – Supervision Risk Governance (Pay Band VII)*

OCC Headquarters (Washington, D.C.), April to June 2019, 80 hours/pay period

Served as the Acting Director, Supervision Risk Governance in 2019. My rotation began on April 29 and ended June 14, 2019, with project work continuing on through July. My primary responsibilities serving as an OCC senior manager and Director for the Supervision Risk Management (SRM) division included:

* Planning, organizing, implementing, and directing activities associated with the identification and analysis of primary and emerging risks to the federal banking system;
* Supervising and directing the assigned staff of four involved in the SRM governance programs;
* Assisting with the governance of National Risk Committee (NRC) risk issue processes;
* Communicating recommendations to the Committee on Bank Supervision and Executive Committee on actions to address material risk, as well as significant projects; and,
* Participating in developing and reviewing/editing banking regulations and guidance to address emerging risks.

Key projects I was involved in were the Credit Analytics review and leading the EV Core Knowledge Data Element review, as well as developing risk diagrams for NRC, contributing to LIBOR talking points for Market Risk Policy, and reviewing/editing the Semiannual Risk Perspective and Examiner Message. This position required strong communication, interpersonal, and leadership skills given numerous meetings, projects, and collaboration required with all OCC business units as well as other regulators, including both domestic and international.

***International Banking Supervision (IBS)***

*Examiner-in-Charge (Pay Band VI)*

New York City and Los Angeles, FY2018/FY2019

* Led an examination of a federal branch with Head Office operations in Austria. Provided clear expectations, procedures, and guidance to assisting staff, provided training and guidance to an LBS Training Team, and completed production work related to risk management, operational risk, and asset quality.
* Received an award for excellent organizational, leadership, and personnel management skills, as well as the ability to multitask and complete primary duties and responsibilities in addition to the challenging EIC assignment.
* Led two IBS examinations in FY2019/2020 in New York City and Los Angeles of federal branches with Head Office operations in Hong Kong. These examinations included developing UCE candidates in loan portfolio manager and acting EIC roles, and production work related to risk management, operational risk, compliance, and asset quality.

***Midsize/Community Bank Supervision (MCBS)***

Experienced in MCBS policies, processes, and systems, with strong organizational and communication skills. Throughout my time in MCBS, I worked as an Acting Field Office Analyst and Examiner-in-Charge/Portfolio Manager for a variety of banks. I became proficient in MCBS policies, procedures, and processes, and met all due dates and required timeframes during my tenure. I was a leader in the field office, providing guidance, training, and structure to examiners, both commissioned and pre-commissioned. I received numerous On-the-Spot awards for my achievements in bank supervision.

*National Bank Examiner/Federal Thrift Regulator (Pay Band V)*

Iron Mountain/Milwaukee Field Office, August 2014 to September 2016, 80 hours/pay period

* Portfolio Manager/Examiner-in-Charge: Experienced in leading bank examinations, successfully executing the approved supervisory strategy, identifying and mitigating risks, and ensuring adherence to banking laws and regulations. My portfolio of banks and EIC assignments throughout the years has consisted of problem/watch banks as well as banks that have experienced Civil Money Penalties, insider abuse, significant strategy changes, mergers/acquisitions, and a variety of other supervisory matters. Within MCBS, I have experience leading examinations for banks ranging from $21 million in total assets to $2 billion, and exposure to banks over $27 billion through a variety of other assignments.
* Participated in various field office meeting presentations, including real estate appraisal and evaluation requirements, UCE development, and strategic and capital planning (of which the presentation was later used in other districts for training purposes).
* Received multiple On-the-Spot awards for achievements in bank supervision.

*Acting Field Office Analyst (Pay Band V)*

Iron Mountain/Milwaukee Field Office, January 2015 to May 2015, 80 hours/pay period

* Worked as an Acting Field Office Analyst for the Iron Mountain/Milwaukee field offices, which helped to refine my examiner skills and provided me more in-depth knowledge of the examination process.
* Experienced in preparing and reviewing correspondence and reports, including Reports of Examinations, CRA Performance Evaluations, Matters Requiring Attention, Violations, Other Real Estate Owned extensions, dividend requests, etc.
* Completed quality control reviews on a regular basis to ensure supervisory systems were properly completed with required work papers and supportable conclusions for full-scope/target examinations and periodic monitoring activities.
* Experienced in effectively reviewing and editing the work of others; and providing constructive criticism and guidance where necessary.
* Experienced in leading bank examinations, identifying and mitigating risks, and ensuring adherence to banking laws and regulations.

*Associate National Bank Examiner (Pay Band IV)*

Iron Mountain/Milwaukee Field Office, May 2010 to August 2014, 80 hours/pay period

* Portfolio Manager/Examiner-in-Charge: Experienced in leading bank examinations in the Iron Mountain/Milwaukee Field Office, identifying and mitigating risks, and ensuring adherence to banking laws and regulations.
* Successfully completed the eight-month Training Team in the Minneapolis, MN Field Office.
* Participated in various field office meeting presentations.
* Received multiple On-the-Spot awards for achievements in bank supervision.

**External/Industry Experience**

*Service Manager at Wells Fargo Bank, N.A.*

Marquette, Michigan, June 2007 to May 2010, 80 hours/pay period

* Working at a bank provided me with a solid background in bank operations prior to accepting a position with the OCC. As a Service Manager, I was responsible for coaching tellers to sales and customer service excellence, managing the teller services function to guarantee prompt and efficient transaction processing, ensure compliance with Wells Fargo’s internal policies as well as banking regulations and guidelines, hiring/developing tellers, and creating a weekly work schedule. I held the positions of Teller and Lead Teller prior to my Service Manager promotion.

**Industry Certifications**

*Credit Risk Certification (CRC)*

Obtained the CRC in March 2018 through the Risk Management Association (RMA). I continue to complete training for ongoing education.

**Education**

OCC Training and Development

* Successfully completed over 30 OCC/FFIEC/RMA training courses related to various areas of bank supervision and leadership
* Completed International Banking Supervision training in February 2019
* Completed Shared National Credit (SNC) training team in August/September 2016
* Passed the Uniform Commission Exam (UCE) in August 2014
* Completed various Large Bank Supervision systems training

Northern Michigan University

*May 2010 – B.S. in Finance*

* Graduated with honors (Scholastic Recognition: Magna Cum Laude)

**OCC Extracurricular Activities**

The Women’s Network, Veteran’s Employee Network, UCE Credit Committee, Central District Commercial Credit Group, OCC Recruiting/Interviewing, Banker Outreach Events

**References**

Available upon request.