**Dean Maruna**

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**Financial crime compliance** | **Regulatory & reputational risk**

**Enterprise-wide risk management | Digital Finance Business | Business Strategy**

Risk and compliance focused business leader with history of detecting, preventing, and mitigating compliance and fraud issues for leading financial services companies. Maintain ongoing knowledge of new or amended laws and regulations aligned with compliance requirements. Develop and implement controls, conduct testing, and investigate fraud, compliance breaches, and risks. **Conduct case investigations related to money laundering, fraud, cyberattacks, and suspicious digital activity – efforts that resulted in uncovering and working with FBI on $15M fraud ring on behalf of Citibank.**

Digital Consumer Banking | Risk Assessment, Exams & Reporting | Risk Mitigation | Data Analytics & Reporting

Anti-Money Laundering [AML] | Financial Services Audits | Retail Banking | Policy & Procedure Development

Transaction Surveillance & Investigations | Know Your Customer [KYC] Guidelines | Fraud Investigations

Financial Modeling | Credit Reviews | Team Leadership | Commercial & Consumer Finance

**Executive Summary**

**CITIBANK** • Dallas, TX 2016-2020

**Assistant Vice President – Citi Security & Investigative Services**

Led all phases of analysis related to fraud, credit card scams, and cyberattacks where there was potential for millions of dollars in loss to bank. Reviewed high-level referrals from internal and external sources and worked with law enforcement, Secret Service, and FBI to evaluate and remediate fraudulent situations. Oversaw 35 cases simultaneously as lead investigator; coordinated with ethics and legal departments. Led professional development and training of 3 junior investigators.

* **Policies & Procedures:** Drafted sales practices and ethical violations policies based on mandate from Office of the Comptroller of the Currency [OCC]. Resolved matters requiring attention [MRAs] in collaboration with senior staff.
* **Investigations & Violations:** Worked on internal and external AML and Bank Secrecy Act [BSA] violations, which included successfully uncovering bribery related to $15M in contracted technology support. Led comprehensive investigation of 3 years of data that resulted in legal action against perpetrators.
* **External Fraud:** Uncovered fraud ring that breached consumer card backed by Citi and identified 1000 compromised credit cards resulting from malware set up in point-of-sale [POS] system; efforts secured and charged 2 perpetrators.
* **Team Leadership:** Mentored staff to drive positive performance. Established industry leadership presence for intelligence, coordination, and investigative efforts.
* **Relationship Cultivation:** Built external relationships with law enforcement, industry peers, and other sources of support to establish partnerships to enhance timely intelligence, prosecution, and monetary recovery.
* **Negotiation:** Negotiated to achieve restitution of fraud loss and support prosecution of criminals targeting Citi.

**FEDERAL DEPOSIT INSURANCE CORPORATION [FDIC]** • Dallas, TX 2010-2016

**Financial Investigations Specialist – Division of Resolutions & Receiverships** [2013-2016]

Oversaw criminal and civil process for financial crimes under Title 18 of US Code. Controlled $3B+in assets and 286 loan files. Served as key contact for division of resolutions & receiverships [DRR] on investigative matters, including development and implementation of policies. Conducted financial analysis and research. **Recipient: Mission Achievement Award.**

* **Investigations & Fraud:** Investigated and reviewed fraudulent loans leading to $63M restitution order and 20-year conviction of bank CEO. Worked with federal DA’s office to achieve 100 convictions for financial fraud.
* **Research & Analysis:** Leveraged financial and loan data to uncover breaches of fiduciary duty, conspiracy, and negligence. Identified bad loans and assessed criminal liability. Collateralized loan evaluations of failing institutions.
* **Criminal & Civil Financial Investigations:** Advised FDIC attorneys during litigations and collection of settlement claims. Coordinated with Department of Justice, Office of Inspector General, and other law enforcement agencies.
* **Loan Evaluation:** Reviewed commercial, SBA, SFR, construction, and collateralized loans, as well as securities, commercial real estate loans, and consumer loans for historical information to validate regulations of loan processes.
* **Restitutions & Convictions:** Reduced 161 criminal restitutions valued at $233M to 92 assets with $75M book value.

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* **Collections:** Led efforts that returned $1M+ to FDICs Deposit Insurance Fund in 2015.
* **Project Management:** Served in leadership role on cycle time reduction project that led to 20% reduction in case-to-court time related to foreclosed properties.

**Financial Oversight Manager** **– Division of Resolutions & Receiverships** [2010-2013]

Oversaw management of 30 failed institutions with assets totaling $11.3B. Led teams from Deloitte and RSM McGladrey to service FDICs interests during bank closings. Managed examination of complex financial institutions to deliver regulatory oversight, identify and mitigate risk, and minimize losses. **Two-time recipient: Star Award.**

* **Financial Management:** Drafted strategic resolution plans and statements of work to monitor loan asset disposition, contracts, leases, and letters of credit. Oversaw completion of FDIC reporting.
* **Financial Analysis:** Served in leadership role as part of 10-member burn analysis report team; automated report and eliminated cost overages and contract amendments across 300 institutions and $550M in contracts. Audited monthly financial statements in compliance with GAAP and GAO. Analyzed changes in laws, policies, and industry trends.
* **Contract Management:** Managed Deloitte and RSM McGladrey contracts. Analyzed $15-30M task orders, audited contracts and contractors’ billable fees, oversaw performance, and approved final payments. Authored part of contract oversight manual for DRR.
* **Technical Financial Oversight:** Served as resource on complex technical financial matters. Leveraged FDIC / DRR business processes and developed expertise in Dodd-Frank to impact financial operations.

**WDM Consulting** • Cleveland, OH 2009-2010

**Consultant – Locum Medical Group**

Consulted to Department of Veterans Affairs and military branches for medical facilities staffing. Developed and secured new business from private and public healthcare institutions valued between $10K and $500K. Built relationships and engaged C-level leaders of billion-dollar hospital systems on human capital requirement needs. Conceptualized permanent and temporary staffing solutions.

**MARQUIS FINANCIAL SERVICES** • Gate Mills, OH 2009-2010

**Financial Analyst & Team Lead**

Managed 3-person team across investment banking and financial consulting conducting analysis of middle market companies to support deals valued between $100K and $100M. Led development of business plans, cash flow, and valuation analyses, and financial auditing. Performed complex financial analysis to determine debt-to equity ratios, net present value [NPV], internal rate of return [IRR], discounted cash flow [DCF] calculations, and CAPEX.

**Education & Professional Qualifications**

SOUTHERN METHODIST University • Dallas, TX

**Master of Business Administration. Concentration: Finance & Accounting**

**Bachelor of Science in Economics**

**Fintech Bootcamp Program: Certification in Financial Coding** [Expected Jan. 2021]

John E. Reid Certified Investigator [2016] FDIC & OCC Joint Enforcement Action Roundtable [2013] • FDIC-DOJ Financial Crimes Conference [2013] • FDIC Oversight Manager Training [2010] • GWU Law School, Contract Oversight Management [2010]

**Licenses**

Texas Insurance Agent & Adjuster License • Mortgage Lending License • Truth in Lending Act [Regulation Z]

Flood Insurance Act • Home Mortgage Disclosure Act [HMDA-Regulation C] • Equal Opportunity Act [ECOA-Regulation B]

Fair Credit Reporting Act • Truth in Savings Act [Regulation DD]

**Technical Skills**

MS Office • Oracle • FACTS • NFE • WEBFOCUS • PeopleSoft • SAP • PPM • ARMS 6.2 • CEFILE • Adobe • Business Objects

4C [FDIC] • DOLLARS [FDIC] • Pacer • FIS• LexisNexis • CLEAR • SharePoint • RUMBA • PEGA • Perspective • FDR • Eclipse