**Operations / Projects / Management / Compliance / Audit**

Credit Management ♦ High Volume Sales ♦ Compliance ♦ Paralegal Certification

Legal Research ♦ Loan Origination ♦ Personal Banking ♦ Mortgages

H

ighly effective, results driven professional comfortable with high volume, fast paced work settings. History of producing outstanding results both independently and as part of a highly functioning team. Currently seeks an opportunity to manage operations and on cross-functional projects that result in significant financial and operational benefits.

Qualification Highlights

|  |  |
| --- | --- |
| 15+ years of related experience | Leader of highly functioning work groups |
| Coaching & training for compliance | Skillful action plan development |
| Efficiently utilizes talent / technology / resources | Succinct oral / written communication |
| Extensive array of financial experience | US Bank program experience |
| Extremely organized strategic leader | Thrives in deadline driven environments |

Professional Experience

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **LendKey Technologies** | **Blue Ash, Ohio** | | | **April 2018-Present** |
| Consultant/Manager of Audit and Compliance |  | | | |
| Develops, initiates, maintains, and revises policies and procedures for the general operation of the Audit and Compliance Program and its related activities to ensure regulatory compliance. Manages day-to-day operation of the Audit and Compliance Program. Collaborates with other departments to direct compliance issues to appropriate existing channels for investigation and resolution. Responds to alleged violations of rules, regulations, policies, procedures, and Standards of Conduct by evaluating or recommending the initiation of investigative procedures. Acts as an independent review and evaluation body to ensure that audit or compliance issues/concerns within the organization are being appropriately evaluated, investigated and resolved. Identifies potential areas of compliance vulnerability and risk; develops/implements corrective action plans for resolution of problematic issues, and provides general guidance on how to avoid or deal with similar situations in the future.  Provides reports on a regular basis, and as directed or requested, to keep the Compliance Committee and or Board and senior management informed of the operation and progress of compliance efforts. Ensures proper reporting of violations or potential violations to duly authorized enforcement agencies as appropriate and/or required. Compliance Training Administrator - Managing creation and implementation of companywide compliance training program. Monitors the performance of the Compliance Program and relates activities on a continuing basis, taking appropriate steps to improve its effectiveness. Complaint Program Director - Oversight and governance of Consumer Complaint program, responsible for monitoring, training, oversight, and reporting. Vendor Management Program Director - Responsible for vendor program oversight, governance, and on boarding, due diligence. Created Risk Assessments, reporting, and tracking for program.  ***Key achievements***   * Created the Regulatory Compliance program for the organization, including Complaints program, regulatory audits, compliance training, reporting for board governance and oversight. * Risk Assessment Program creation and management. * Piloted Compliance training program. * Conducted Risk Assessments for Vendor * Advised on Audit creation and Compliance Department Program design | | | | |
|  |  | |  | |
| **First Financial Bank** | **Cincinnati, Ohio** | | **September 2015 – October 2017** | |
| Assistant Vice President of Compliance and Assistant Vice President of Project Management |
| Responsible for monitoring and providing business support on a variety of complex regulatory and legal procedures. Primary job responsibility is to provide advice and recommendation to the lines of business in  regard to policies, processes and procedures. Ensuring policies and procedures are continuously monitored and operating in compliance with applicable banking laws, regulations, and rulings. Providing subject matter expertise to lines of business to ensure regulatory risk is known and effectively mitigated. Creating bank wide programs and helping to write procedures for various programs and program changes. Creating and implementing Compliance programs. Monitoring and testing various lines loan products primarily Mortgage Consumer regulations. Working closely with the Director of Compliance implementing the Compliance  Management System and Program. Leading projects, programs or processes with significant business  impact involving cross-functional teams. Coordinating and supporting business areas with regulatory reviews,  including resolution of any findings. Implementing compliance support programs to educate and train associates building risk awareness within the organization. Reviewing and approving Compliance questions. Approving marketing advertisements of products and services, reviewing website content and disclosures.  Overseeing and completing special projects. Operating and working in a dynamic team environment.  ***Key achievements***   * Created companywide policies and procedures to implement regulatory changes in core processes including companywide implementation of new programs and regulatory implementation. * Created, managed, and trained companywide Complaint program and other companywide programs. * Worked with Senior staff to accomplish resolutions. * Responded to line of business management inquiries about compliance and regulatory questions. * Answer and resolve Compliance questions in Compliance department inbox.   **Guardian Savings Bank Cincinnati, Ohio September 2014- September 2015** | | | | |
| Compliance Risk Management Officer |
| Actively ensured companywide compliance with Federal and State rules and regulations. Manage analyst, compliance auditors, and quality control analyst’s work, production, training and evaluations. Perform regulatory requirements testing using an established compliance monitoring program. Conducts detailed testing of control procedures, and verifies compliance with regulatory requirements through the review of account files and documentation. Complete targeted testing as needed for implementation of new Line Of Business (LOB) compliance processes and regulatory requirements. Interact with affiliate contact and LOB managers to ensure identified exceptions are cleared timely. Assist with preparing and analyzing monitoring exceptions to ensure the implementation of proper remediation plans and with developing solutions for strengthening controls; assist the Senior Compliance Manager by serving as a resource for Affiliate and Line of Business leaders to address compliance issues. Maintains awareness of regulatory and legislative developments.  ***Key achievements***   * Identified areas of control weakness and exceptions to policy and reported findings to the Executive Vice President and Line of Business Directors. * Managed Bank Secrecy Act software for bank, 314a filing, AML and SAR filings. * Successfully completed bank wide projects and implemented processes improvements. | | | | |
| **Fifth Third Bank** | Cincinnati, Ohio | | | **January 2012 – September 2014** |
| Senior Compliance Analyst |  | | |  |
| Performed regulatory requirements testing using an established compliance monitoring program. Conducted detailed testing of control procedures, and verified compliance with regulatory requirements through the review of account files and documentation. Completed targeted testing as needed for implementation of new Line Of Business (LOB) compliance processes and regulatory requirements. Interacted with affiliate contact and LOB managers to ensure identified exceptions are cleared timely. Assisted with preparing and analyzing monitoring exceptions to ensure the implementation of proper remediation plans and with developing solutions for strengthening controls; assisted the Senior Compliance Manager by serving as a resource for Affiliate and Line of Business leaders to address compliance issues. Maintained awareness of regulatory and legislative developments.  ***Key achievements***   * Identified areas of control weakness and exceptions to policy and reported findings to the Executive Vice President and Line of Business Directors. | | | | |
| **US Bank** | Cincinnati, Ohio | | | **March 2007 – December 2011** |
| **Compliance Representative** 2010 – 2011 | |  |  | |
| Ensured the finance company, business units, products, and processes were in compliance with banking regulations. Developed and advised of compliance policies and procedures. Acted as the primary compliance consultant/resource for assigned location, business units, or products with respect to questions, consulting, and various training. Ensured compliance in the design and development of policies, procedures, processes and training programs. Analyzed new and pending regulations that directly affect company practices. Worked with affected areas to ensure appropriate compliance. Performed a variety of compliance projects and regarding information disclosure and legal proceedings. | | | | |
| ***Key achievement***   * Identified areas of control weakness and exceptions to policy and reported findings to Senior Vice Presidents and Executive Staff. | | | | |
| **Personal Banker** 2008 – 2010 | |  |  | |
| Actively developed new business and expanded existing customer relationships. Referred clients for brokerage products to the US Bank Investments. Responsible for consumer loan origination, loan closing, account opening, safe deposit transactions, and branch opening/closing procedures.  ***Key achievement***   * Formed sound understanding of sales, credit policy, underwriting, and US Bank compliance policies and procedures. | | | | |
| **Senior Mortgage Loan Originator** 2007 – 2008 | |  |  | |
| Completed loan applications and verifications and acted as the direct point of contact for the customer.  ***Key achievements***   * Initiated the selling of non-conforming loans to U.S. Bancorp customers. * Implemented quality control and quality assurance to maximize sales revenue. | | | | |
| **Wells Fargo Financial** | Cincinnati, Ohio | | | **2006 – 2007** |
| **Credit Manager** | |  |  | |
| Utilized referrals and company sales leads to provide clients with a variety of financial services and products, including unsecured personal loans, credit cards, real estate loans, and auto loans. Worked with customers remotely and in person throughout the credit application and approval process. Assessed the client’s ability to repay the prospective loan by reviewing and analyzing their income, expenses, and credit ratings. Submitted the loan application for approval. | | | | |
| ***Key achievements***   * Provided on the job training for new Credit Managers in the use of company policy, procedures, and software. * Multiple sales awards including quarterly production and branch campaigns. * Trained in Home Mortgage Disclosure Act **(**HMDA), Fair Credit Reporting Act (FCRA), Real Estate Settlement Procedures Act (RESPA), Section 32, and other governmental policies affecting the financial industry. | | | | |
| **Procter and Gamble** | Cincinnati, Ohio | | | **2005 – 2006** |
| **Project Manager** | |  |  | |
| Reviewed more than 4000 legal documents. Added and edited the contracts database. Created documents and helped coordinate the transfer of information to Hewlett Packard on behalf of Procter and Gamble. Performed research on companies, affiliates, and contacted individuals worldwide to aid in the Procter and Gamble and Hewlett Packard project. | | | | |
| **Fifth Third Bank** | Cincinnati, Ohio | | | **2004 – 2005** |
| **Loan Analyst** | |  |  | |
| General loan processing and analytical duties. | | | | |
| **Carl Lewis Esq. and Caleb Brown Esq.** | Cincinnati, Ohio | | | **2002 – 2003** |
| **Paralegal Internship** | |  |  | |
| Drafted legal documents, correspondence, discovery and pleading. Summarized depositions, interrogatories, medical records, and testimony. Located and interviewed witnesses. Conducted legal research and conducted investigations, statistical research, and documentary research. Organized and analyzed files and aided the Attorney at trial. | | | | |

Education

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Master Certificate – IS/IT Project Management** *(GPA 4.0)* | | Villanova University | | | Philadelphia, PA | **2013** |
| **Master Certificate – Project Management** *(GPA 4.0)* | | Villanova University | | | Philadelphia, PA | **2012** |
| **Master of Business Administration** *(GPA 3.92)* | Indiana Wesleyan University | | | | Cincinnati, OH | **2011** |
| **Post Bachelor Certification – Paralegal Studies** | University of Cincinnati | | | | Cincinnati, OH | **2002** |
| **Bachelor of Arts – Communication** | University of Louisville | | | | Louisville, KY | **1998** |
|  | | |  |  | | |

Certification

|  |  |  |  |
| --- | --- | --- | --- |
| **Certified Regulatory Compliance Manager** *(2015-2021)* | American Bankers Association | Washington, DC | **2015** |

**Certified Regulatory Vendor Program Manager** Compliance Education Ocean, NJ **2016**

*(2017-Present)* Institute