

## FINANCIAL INSTITUTIONS EXAMINER

### Summary

Well-regarded professional with proven record in analyzing statistical data and financial documents, providing comprehensive assessment of overall health of financial institutions. Meticulous analyst who quickly evaluates data to accurately assess financial risk and regulatory compliance in fast-paced, time-sensitive environments. Skilled relationship manager - fluent in both English and Spanish - who is effective in engaging others to progress project goals.

### Highlights

- Financial analysis
- Capital market trends
- Financial forecasting
- Risk management expertise
- Budget Analysis
- Cash flow analysis
- Application of GAAP regulations
- Financial modeling
- Variance Trend Analysis

### Experience

Financial Institutions Examiner Mar 2011 to Jan 2015

Company Name 1/4 City, State

- Conducted examinations of financial institutions (records and operations) to verify adherence with relevant laws and regulations, including Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) rules.
- As subject matter expert, conducted training, coached team members, and compiled/reported results while managing stakeholder relations.
- Assessed adequacy of assets and liabilities risk management policies and practices, including liquidity and sensitivity to market risks; and net interest margin level and trends.
- Assessed adequacy of institution's lending administrative and underwriting policies and practices; borrower's repayment capacity; collateral protection; collateral valuations; legal documentation; and allowance for loan and lease losses' levels and methodology.
- Reviewed and evaluated quality of credits ranging from \$100 thousand to \$25 million, assessing the adequacy of lending practices and level of risks within the lending area of the bank.
- Reviewed legal lending documents to determine adequacy of content/structure, covenants and performance/compliance with pertinent terms as well as assessing quality of administrative practices, such as disbursements, tracking of insurance, payment of taxes, request of financial information; others.
- Evaluated the adequacy and strength of financial institution's corporate and capitalization structure, as well as business initiatives and future prospects.
- Evaluated financial institution's practices; the adequacy of internal controls and procedures; the general character of management; and compliance with consumer protection, and safety and soundness standards.
- Evaluated adequacy of audit practices and workpapers, and performed offsite reviews and analyzed audited financial statements.
- Reviewed and assessed the adequacy of affiliate transactions and potential risk to the insurance fund.
- Assessed the accuracy of depository institution's financial regulatory reports, and evaluated level and trends in financial performance.
- Evaluated business impact analysis and risk assessment to determine if residual risk is acceptable.
- Reviewed and evaluated the adequacy of the financial institution's Bank Secrecy Act (BSA)/Anti-money Laundry (AML)/Office of Foreign Assets Control (OFAC) programs, as well as Information Technology (IT) and Information Security Systems.
- Assessed compliance with fair lending, civil rights laws and regulations, and the Community Reinvestment Act.
- Participated and evaluated CAMELS components and other specialty areas on examinations of financial depository institutions with total assets ranging from \$100 million to \$20 billion.
- Provided on-the-job training to less experienced staff members.
- Compiled, composed, edited or proof read and evaluated comments for inclusion in final report.
- Prepared final reports and drafts memos to communicate status of the examination/project.
- Cited and supported apparent contraventions and violations of regulatory guidance when necessary.
- Researched and gathered information from a variety of technical and regulatory materials to recommend corrective action; and explained verbally and in writing the application of laws, regulations and practices covering a technical specialty area.
- Assessed depository institution's financial performance, strategic plan, budget process, and contingency funding plans.
- Assessed and evaluated adequacy of institution's accounting practices and independent review programs.
- Identified incorrect accounting entries/data entry postings.

Admissions Advisor Nov 2008 to Nov 2010

Company Name 1/4 City, State

- Led recruitment activities and provided support to new and continuing students.
- Implemented recruitment plan to achieve budgeted goals each term.
- Analyzed past recruitment patterns/projected leads, establishing plan that set specific goals for each step of recruitment process to ensure annual goals were consistently met.
- Assisted new and continuing students, reaching out and providing guidance that helped them progress through programs.

IT Specialist Intern Oct 2007 to Feb 2008

Company Name 1/4 City, State

- Provided technical support to all users, assisting with virus response/resolution, security patches, and application needs.
- Monitored progress and testing status of 2000+ new applications, serving as bridge between developer and clients to keep stakeholders

informed.

- Tapped as member of Vista and Office deployment team, Researched technical issues and documented solutions for user problems.
- Assisted with data analysis to identify appropriate participants for various pilot deployments.

Department Administrator/Dental Assistant Apr 2003 to Apr 2007

Company Name i¼ City , State

- Served as part of dental assisting team for residents in the prosthodontics and general dentistry program.
- Handled range of administrative duties for department.
- As department administrator, maintained records, filed reports, and updated operating instructions to ensure compliance with proper procedures.
- Analyzed and reported productivity maximize provider credits and estimate fiscal year budget.
- Standardized dental treatment rooms, establishing common scheme that improved efficiency and effectiveness of dental assistants as they moved to assist in different rooms.
- Known for ability to get things done, trained new employees in chair side and administrative duties.

Education

Master of Science , Accounting and Financial Management December 2016 University College, University of Maryland Accounting and Financial Management

Bachelor of Science , Business Information Systems 2008 University of Phoenix i¼ City , State Business Information Systems

Skills

Account Analysis & Reconciliation

Accounts Payable Accounts Receivable

Bank Reconciliations Business

Due Diligence Financial Report Preparation

General Ledger Accounting