

AMY ARMSTRONG, CRCM

Regulatory Affairs & Compliance Executive

REGULATORY LEADERSHIP PORTFOLIO

EXECUTIVE PROFILE

20+ Years of Regulatory Affairs, Consumer Compliance & Enterprise Risk Leadership	Commissioned Federal Reserve Consumer Compliance Examiner
Regulatory Strategy, Supervisory Engagement & Governance Leadership	Regulatory Transformation, Governance & Remediation Leader
Chief Compliance Officer, CRA Officer, BSA Officer & Fair Lending Officer Experience	Executive Advisor on Regulatory Strategy & Governance
Founding contributor to <i>Consumer Compliance Outlook</i> , a Federal Reserve Publication	Board of Governors-Recognized Contributor to the Interagency Review of Foreclosure Policies and Practices
National Industry Speaker & Federal Reserve Examiner Trainer	Enterprise Governance & Regulatory Risk Management Hands-on Applied AI & Compliance Workflow Development

EXECUTIVE VALUE PROPOSITION

Leverages deep regulatory expertise, governance leadership, and business acumen to advise institutions on regulatory strategy, enterprise risk management, organizational transformation, and supervisory engagement. Recognized for translating complex regulatory expectations into practical business strategies that strengthen governance, improve organizational performance, enhance consumer outcomes, and position compliance as a strategic advantage.

SIGNATURE CAREER ACHIEVEMENTS

Regulatory Strategy & Governance Leadership – Served as a trusted advisor to executive leadership on regulatory strategy, governance enhancement, supervisory engagement, enterprise transformation, and remediation initiatives across multiple financial institutions.

Interagency Foreclosure Review – Selected as a Federal Reserve Consumer Compliance Examiner supporting one of the most significant consumer protection and remediation initiatives in modern banking history involving 14 of the nation's largest mortgage servicers.

Executive Leadership – Served in executive leadership roles including Chief Compliance Officer, CRA Officer, BSA Officer, Fair Lending Officer, and Director-level compliance leadership positions while advising organizations on regulatory strategy, governance enhancement, and enterprise transformation initiatives.

Industry Influence - Founded and helped develop *Consumer Compliance Outlook*, a Federal Reserve publication dedicated to consumer compliance education and supervisory awareness.

Transformation Leadership – Led regulatory transformation, governance enhancement, remediation, and regulatory performance improvement initiatives across multiple institutions and compliance disciplines.

Federal Reserve Board Recognition - Received formal recognition from the Federal Reserve Board of Governors for contributions to the landmark Interagency Review of Foreclosure Policies and Practices.

Examiner Development - Modernized examiner development through contributions to the Federal Reserve Consumer Compliance Examiner commissioning curriculum and delivery of nationwide examiner training.

EXECUTIVE & GOVERNANCE INFLUENCE

- Served as a strategic advisor to executive leadership on regulatory strategy, supervisory expectations, governance effectiveness, remediation priorities, and enterprise compliance transformation.

- Chaired compliance committees and governance forums responsible for regulatory reporting, issue management, compliance program effectiveness, and enterprise risk oversight.
- Guided organizations through periods of heightened regulatory scrutiny, organizational change, and enterprise-wide remediation initiatives.
- Presented regulatory, governance, compliance, and emerging risk matters to executive leadership and governance committees to support informed decision-making and effective risk oversight.
- Facilitated engagement among regulators, executive leadership, legal, risk, audit, and business stakeholders to align regulatory expectations with organizational objectives.
- Leveraged regulatory expertise and executive leadership experience to strengthen governance frameworks, enhance decision-making, and improve regulatory outcomes across multiple institutions.

ENTERPRISE IMPACT

- Contributed to large-scale enterprise transformation initiatives designed to strengthen governance, risk management, regulatory oversight, and compliance effectiveness within some of the nation's largest financial institutions.
- Influenced enterprise-wide enhancements to compliance management systems, governance frameworks, risk assessments, monitoring and testing methodologies, issue management processes, and regulatory reporting practices.
- Guided organizations through significant regulatory remediation and transformation initiatives while balancing consumer protection, risk management, and strategic business objectives.
- Leveraged experience as both regulator and banking executive to strengthen institutional credibility, improve supervisory relationships, and support sustainable regulatory performance.

REGULATORY TRANSFORMATION & PERFORMANCE IMPROVEMENT

- Advised executive leadership and governance bodies on regulatory strategy, supervisory expectations, remediation priorities, and enterprise risk implications.
- Influenced enterprise-wide governance enhancements that strengthened compliance management systems, issue management practices, and regulatory reporting frameworks.
- Partnered with senior leadership to align regulatory priorities with organizational objectives, operational effectiveness, and sustainable risk management practices.
- Led regulatory improvement, remediation, and transformation initiatives across consumer compliance, fair lending, CRA, BSA/AML, and enterprise compliance programs.
- Leveraged examiner experience and supervisory insight to identify root causes, strengthen compliance management systems, enhance governance frameworks, and improve regulatory outcomes.
- Stabilized challenged programs, rebuilt regulatory confidence, and guided organizations through periods of heightened regulatory scrutiny and organizational change.
- Improved examination outcomes through strengthened governance, proactive regulatory engagement, technology-enabled solutions, and sustainable corrective action strategies.
- Improved regulatory outcomes across multiple institutions, including a fair lending rating improvement from Less Than Satisfactory to Satisfactory in less than six months.
- Modernized compliance risk assessments, monitoring and testing methodologies, issue management processes, and risk and control frameworks to create scalable and sustainable oversight programs.

EXECUTIVE GOVERNANCE & LEADERSHIP

- Served in executive and senior leadership roles including Chief Compliance Officer, CRA Officer, BSA Officer, Fair Lending Officer, and Director-level compliance leadership positions.
- Led teams of up to 20 professionals and developed accountable, collaborative, and technically strong compliance organizations.
- Chaired compliance committees and governance forums focused on enterprise risk oversight, regulatory reporting, issue management, and compliance program effectiveness.
- Partnered with executive leadership, regulators, legal, risk, audit, operations, and business leaders to navigate complex regulatory challenges and organizational transformation initiatives.

INDUSTRY INFLUENCE & THOUGHT LEADERSHIP

- Founding member of the team that created *Consumer Compliance Outlook*, a Federal Reserve publication focused on consumer compliance education and supervisory awareness.
- Conducted research and authored articles addressing consumer compliance and regulatory matters.
- Contributed to modernization of the Federal Reserve Consumer Compliance Examiner commissioning curriculum.
- Delivered examiner training programs nationwide, promoting consistent supervisory practices and examiner development.
- Featured speaker at national conferences and universities on consumer compliance, fair lending, regulatory risk management, leadership, and professional development.

REGULATORY LEADERSHIP & SUPERVISORY ENGAGEMENT

Federal Reserve Examination Leadership

- Advanced through multiple roles within the Federal Reserve System to become a commissioned Consumer Compliance Examiner.
- Conducted examinations and evaluated compliance management systems, governance frameworks, consumer protection controls, operational practices, and regulatory risk management programs.
- Applied supervisory judgment to assess risk, evaluate program effectiveness, identify root causes, and communicate regulatory expectations to financial institution leadership.

Signature Regulatory Achievement - Interagency Foreclosure Review

- Selected as part of the Federal Reserve supervisory team supporting the landmark Interagency Review of Foreclosure Policies and Practices, one of the most significant consumer protection and remediation initiatives in modern banking history.
- Contributed to regulatory efforts examining 14 of the nation's largest mortgage servicers, representing more than two-thirds of the U.S. mortgage servicing market.
- Evaluated foreclosure practices, consumer harm, governance structures, servicing operations, third-party oversight, and control effectiveness during a period of unprecedented regulatory scrutiny.
- Supported supervisory efforts that contributed to industry-wide corrective actions, borrower remediation programs, and multibillion-dollar settlement and restitution initiatives.
- Received formal recognition from the Federal Reserve Board of Governors for contributions supporting this nationally significant supervisory and consumer protection effort.

PUBLIC SERVICE & COMMUNITY IMPACT

- Provided financial and mortgage education to underserved populations, including at-risk women and survivors of domestic abuse.
- Leveraged regulatory and banking expertise to promote financial literacy, consumer empowerment, and responsible homeownership.
- Served as Treasurer of the Federal Reserve Bank of Philadelphia's United Way chapter, supporting charitable fundraising, employee engagement, and community service initiatives.

CORE EXECUTIVE EXPERTISE

Regulatory Affairs | Consumer Compliance | Regulatory Risk Management | Fair Lending | CRA | BSA/AML | Regulatory Remediation | Governance & Oversight | Regulatory Engagement | Enterprise Risk Management | Consumer Financial Protection | Executive Leadership | Organizational Transformation

EDUCATION & CREDENTIALS

Education	Credentials
Temple University Fox School of Business	Certified Regulatory Compliance Manager (CRCM)

Bachelor of Business Administration, Finance	Commissioned Federal Reserve Consumer Compliance Examiner
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APPLIED AI & COMPLIANCE INNOVATION

Amy combines regulatory expertise with hands-on experience applying generative AI to compliance challenges. At Citi, she developed an AI-assisted compliance advisory prototype designed to translate risk descriptions into relevant regulatory requirements and citations, practical recommendations, and stakeholder communications.

Her work incorporated structured prompts, regulatory logic, and workflows for human review, response tracking, escalation, and monitoring. The design connected compliance analysis with recommendations addressing training, policies, and controls.

GLOBAL COMPLIANCE & FAIR LENDING PROGRAM

At Rabobank, created a Global Compliance and Fair Lending Program implemented throughout North America, Europe and Asia, extending her compliance program development experience across multiple regions.