

AMY ARMSTRONG

Arlington Heights, IL

amy@mycomplianceedge.com

~ ~ KNOWLEDGE | EXPERIENCE | RESULTS ~

Dynamic and top performing Compliance executive with a dedication to ensuring organizations succeed in preventing consumer harm by achieving regulatory compliance. Results driven leader with an outstanding ability to impact and affect others in a meaningful way. Excels in remediating complex Compliance issues, improving regulatory ratings, and building effective Compliance Management Systems.

AREAS OF EXPERTISE

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|--|-----------------------------------|----------------------------|
| ▪ Change Management | ▪ Risk Management | ▪ Business Advisory |
| ▪ Thought Leadership | ▪ Diversity and Inclusion | ▪ Team Development |
| ▪ Federal and State Consumer Protection Laws & Regulations | ▪ Regulatory Implementation | ▪ Strategic Planning |
| ▪ Applied AI for Compliance | ▪ Operationalizing Requirements | ▪ Relationship Building |
| | ▪ AI-Assisted Regulatory Analysis | ▪ Prompt & Workflow Design |
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EDUCATION

BACHELOR OF SCIENCE: BUSINESS ADMINISTRATION ~ FINANCE MAJOR
Temple University, Philadelphia, PA, 2009
Cum Laude

CERTIFIED REGULATORY COMPLIANCE MANAGER (CRCM)
American Bankers Association

COMMISSIONED CONSUMER COMPLIANCE FEDERAL BANK EXAMINER
Federal Reserve System

RECOGNITION

2021 NOTABLE LGBTQ EXECUTIVES
Crain's Chicago Business

PROFESSIONAL EXPERIENCE

CITIBANK

**DIRECTOR, PERSONAL BANK AND WEALTH MANAGEMENT COMPLIANCE, JUNE 2023-PRESENT
CHICAGO, IL**

- ✓ Manages all aspects of the Compliance Management System for Citi Personal Bank and Wealth Management products.
- ✓ Leads a team of compliance and risk professionals who support the business, and their business partners, through creation of compliance advisory programs with the goal of risk mitigation.
- ✓ Actively engages and builds relationships with business stakeholders and government agencies to remediate complex regulatory issues.
- ✓ Developed an AI-assisted compliance advisory prototype to connect risks with regulatory requirements and citations, generate risk-specific recommendations, and draft stakeholder communications. Designed human review, response tracking, escalation, and monitoring workflows.

DISCOVER FINANCIAL SERVICES

VICE PRESIDENT, COMPLIANCE ADVISORY, APRIL 2019 - JUNE 2023

RIVERWOODS, IL

- ✓ Oversaw the Compliance Management System for Discover Consumer Banking including Lending and Deposit compliance.
- ✓ Advocated for customers and business partners to ensure mutual success and reduced risk for a multi-billion-dollar bank.
- ✓ Directed a team of compliance professionals who provide advice and guidance to their business partners in order to achieve compliance and strategic goals.

RABOBANK GROUP

SENIOR VICE PRESIDENT, DIRECTOR OF COMPLIANCE, SEPTEMBER 2017 – JANUARY 2019

RABO BANK– SANTA MARIA, CA

- ✓ Created a Global Compliance and Fair Lending Program implemented throughout North America, Europe and Asia.
- ✓ Remediated outstanding Regulatory matters within six months of start date through collaboration with all lines of defense, senior management, and government agencies.

VICE PRESIDENT, COMPLIANCE AND BSA/AML OFFICER, AUGUST 2015 – AUGUST 2017

RABO AGRIFINANCE– ST. LOUIS, MO

- ✓ Created testing schedules and ensured corrective actions were implemented throughout the organization.
- ✓ Designed a company-wide Compliance outreach portal to foster collaboration and knowledge sharing
- ✓ Conducted over seven risk assessments annually (consumer and commercial) resulting in process improvements and areas of business opportunity.

SENIOR MANAGING CONSULTANT, JANUARY 2015 – AUGUST 2015

BKD, LLP – ST. LOUIS, MO

- ✓ Increased firm profit by 25% through development of a Compliance outreach campaign that resulted in a program for client banks that included on-demand compliance advice and expertise
- ✓ Represented the firm to local regulatory and risk management groups and organizations
- ✓ Trained clients and junior staff on emerging compliance issues and regulatory changes.

SENIOR VICE PRESIDENT, CHIEF COMPLIANCE AND BSA OFFICER, NOVEMBER 2013 – JANUARY 2015

RELiance BANK – ST. LOUIS, MO

- ✓ Oversaw all aspects of compliance management and Bank Secrecy Act programs, including creating and updating policies and procedures, risk assessments, and strategic plans for a \$2 Billion community bank.
- ✓ Acted as a Central Point of Contact for Federal Community Reinvestment and Compliance examinations and utilized the regulations to improve the bank's CRA rating from Needs to Improve to Satisfactory within six months.
- ✓ Fostered ongoing relationships with constituents at all levels – board and senior management, audit staff, community groups, and examiners.

VICE PRESIDENT, COMPLIANCE, CRA, AND PRIVACY OFFICER, OCTOBER 2012 – OCTOBER 2013

HEARTLAND BANK – ST. LOUIS, MO

- ✓ Responsible for ensuring success of all Compliance functions including remediating a MRA related to the lending function
- ✓ Implemented a formal CRA and Fair Lending committee and educated senior management and the Board of Directors on Compliance and CRA and Fair Lending topics.

- ✓ Analyzed impact and created implementation plans and training in response to regulatory changes specifically the Dodd-Frank Act.

CONSUMER COMPLIANCE BANK EXAMINER, April 2005-October 2012
FEDERAL RESERVE BANK OF PHILADELPHIA – PHILADELPHIA, PA

- ✓ Conducted Consumer Compliance, CRA, and Fair Lending examinations for 31 state member banks in New Jersey, Pennsylvania, and Delaware, created detailed written reports with documented conclusions and delivered examination conclusions and findings to bank management.
- ✓ Compliance Subject Matter Expert who trained new examiners across the Federal Reserve System
- ✓ Key member of a national interagency foreclosure examination during the mortgage crisis which resulted in consumers receiving substantial restitution and changes to the regulatory environment.
- ✓ Supported and collaborated with a portfolio of institutions by providing updated risk profiles and examiner advice and guidance.