

GEORGE MADISON

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SUMMARY OF QUALIFICATIONS

Accomplished bank officer with 25 years of experience in compliance management, as well as a successful track record with regulatory agency examinations. Handled tasks of increased responsibility within the California finance industry encompassing management in consumer protection compliance laws and industry regulations; operations management background in loan production, retail banking, and customer service.

- ♦ Strong analytical, decision-making, and problem-solving skills, resulting in the ability to quickly identify, understand, and address compliance issues impacting the timeline of business operations.
- ♦ Highly effective interpersonal skills, including knack for dealing with people of diverse personalities and maintaining a calm demeanor in difficult situations.
- ♦ Identify, formulate, and execute the strategic direction of the business. Outstanding ability to meet objectives and take risks into account.

CAREER PROGRESSION

XXXX Company Name XXXX

Vice President, Compliance Officer (2006–2009)

- ♦ Ensured optimum compliance with all federal and state consumer compliance regulations.
- ♦ Reviewed and monitored all internal functions within the bank relating to compliance.
- ♦ Implemented regulatory mandated changes through personnel training, form changes and procedure revisions.

XXXX Company Name XXXX, Riverside, CA

Vice President, CRA Business Development Manager (2005–2006)

- ♦ Facilitated regulatory examination of Wells Fargo Bank regions for CRA compliance.
- ♦ Worked with risk management staff to prepare and present evidence of mortgage loan compliance with CRA requirements during regular federal OCC examinations.
- ♦ Coordinated and managed responses to specific examiner requests for data and questions on mortgage.

XXXX Company Name XXXX., Montclair, CA

Deputy Director (2004–2005)

- ♦ Provided support in administration of the mortgage lending program development and implementation.
- ♦ Assisted in establishing corporate goals and objectives, work flow analysis, and auditing compliance with contracts.

XXX Company XXX, Calabasas, CA

Vice President, Community Reinvestment Manager (2002–2004)

- ♦ Managed the bank's compliance with CRA under large bank criteria.
- ♦ Researched and introduced new mortgage product and lending opportunities while working closely with the bank's affiliate, Countrywide Home Loans.

XXX Company XXX, Pasadena, CA

Vice President, CRA Officer (2000–2002)

- ♦ Successfully managed the bank's compliance with CRA under large bank criteria.
- ♦ Created an effective compliance monitoring spreadsheet that measured compliance level on a quarterly basis.
- ♦ Developed policy for charitable foundation and oversaw the grant distribution decision making process.

XXX Company XXX, Tustin, CA

Community Development Officer (1999–2000)

- ♦ Managed the bank's compliance with CRA, HMDA, ECOA, FCRA, and Fair Lending regulations.
- ♦ Introduced strategies that resulted in a "Satisfactory" CRA rating from the FDIC under small bank criteria.

CAREER PROGRESSION (CONT'D.)

XXX Company XXX, Pomona, CA

Vice President, Community Investment Officer (1996–1999)

- Managed the bank's compliance with CRA and consumer protection regulations under large bank criteria.
- Enhanced the bank's community development activities and LMI market penetration through increased participation with community-based organizations, usage of Affordable Housing Program subsidies, and partnerships with local government. Assessment areas: Los Angeles, San Bernardino, Riverside, and Orange Counties.

XXXX Company Name XXXX, Riverside, CA

Executive Director (1995–1996)

- Founding Director for a not-for-profit, certified Community Development Financial Institution that provides increased access to small business development capital and affordable housing opportunities.

XXXX Company Name XXXX, Newport Beach, CA

CRA Compliance Representative (1992–1995)

- Pioneered CRA outreach programs for San Bernardino, Riverside, and San Diego Counties.
- Increased community development lending through extensive participation with nonprofit and public organizations and effective communication of related information to all levels of bank management and staff.

XXXX Company Name XXXX, San Diego, CA

CRA Analyst (1984–1992)

- Oversaw the development of special credit and deposit products that benefited LMI markets.
- Designed and facilitated a Community Outreach Training Program.
- Standardized and monitored HMDA and LAR reporting; developed a comprehensive lending pattern analysis format; and initiated policy for conducting post-denial loan reviews.

CAREER DEVELOPMENT

- Regulatory Compliance Certification (2009) Sheshunoff
- BVS Course Certifications include: GLBA; Truth in Savings; Regulations CC, E, B, W, and O; Fair Lending; Fair Housing; FCRA; FACT; CRA; HMDA; Information Security; BSA; OFAC; and Elder Financial Abuse.
- Neighborhood Reinvestment Training Institutes: Minneapolis, Atlanta, Oakland, Chicago, and Philadelphia. Course work included: Community Development Lending Strategies; Fair Lending Programs; Effective CRA Strategies; LMI Marketing Approaches; Economic Development.
- Participated in numerous FHLB, FRB, and compliance related seminars and conferences.

EDUCATION

XXXX Name of the University XXXX, University of Washington, Seattle

Earned credits for Bachelor of Business Management (1997)

PROFESSIONAL COMMUNITY SERVICES/AFFILIATIONS

- Member, Local Initiatives Support Corporation
- Treasurer, San Diego Habitat for Humanity
- Chairman, Community Lenders Council
- Chairman, Pomona/Inland Valley Micro-Enterprise
- Chairman, Lenders Advisory Council, Neighborhood Partnership Housing Services, Inc. President, Riverside Shared Housing
- President, Riverside Habitat for Humanity
- Commissioner, Riverside Department of Community Action
- Chairman, Advisory Council, Pomona Valley Habitat for Humanity