

George Madison

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Executive Profile

Professional career bank officer with over twenty-five years of increasing responsibility within the California finance industry encompassing management experience in consumer protection compliance laws and industry regulations; operations management background in Loan Production, Retail Banking, and Customer Service; effective leadership and expertise to discern corporate goals, promote team cooperation, and help enhance corporate goals and objectives using profitable and proven strategies.

Qualifying Career Assets Summary

- 25 years successful experience in compliance management
- Proven ability to identify potential problems and develop viable resolutions
- Effective PR, marketing, and management styles that yield positive results
- Talent in strategic organizational planning and program implementation
- Successful compliance track record with regulatory agency examinations

Professional Employment & Industry Achievements

Vice President, XXXX, Company name XXXX (2006 – 2009)

Ensure optimum compliance with all federal and state consumer compliance regulations; responsible for the review and monitoring of all internal functions within the Bank as they relate to compliance; implement regulatory mandated changes through personnel training, form changes and procedure revisions.

Vice President, XXXX Company Name XXXX, Riverside, CA (2005 – 2006)

Facilitate regulatory examination of Wells Fargo Bank regions for CRA compliance; work with Risk Management staff to prepare and present evidence of mortgage loan compliance with CRA requirements during regular federal OCC examinations; coordinate and manage responses to specific examiner requests for data and questions regarding the Bank's mortgage performance.

Deputy Director, XXXX Company Name XXXX, Montclair, CA (2004 – 2005)

Provide support in the administration of the corporation's mortgage lending program development and implementation; assist in establishing corporate goals and objectives, work flow analyses, and auditing compliance with contracts.

Vice President, Community Reinvestment Manager, XXXX Company Name XXXX, Calabasas, CA (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. Assessment areas: Washington, DC MSA 8840 and Dallas, TX MSA 1920.

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(Professional Employment & Industry Achievements continued)

Vice President, CRA Officer, XXXX Company Name XX, Pasadena, CA (2000 – 2002)
Successfully managed the bank's compliance with CRA under large bank criteria; created an effective compliance monitoring spreadsheet that accurately measured the Bank's compliance level on a quarterly basis; developed policy and procedures for the Bank's charitable foundation and oversaw the grant distribution decision making process.

Community Development Officer, XXXX Company Name XXX, Tustin, CA (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. Assessment areas: Los Angeles, Orange, Sacramento, and Contra Costa Counties.

Vice President, Community Investment Officer, XXXX Company Name XXX, Pomona, CA (1996 – 1999)
Successfully managed the bank's compliance with CRA and other 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.

Executive Director, XXXX Company Name XXXX, Riverside, CA (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.

CRA Compliance Representative, XXXX Company Name XXXX, Newport Beach, CA (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 through effective communication of related information to all levels of bank management and staff.

CRA Analyst, XXXX Company Name XXXX, San Diego, CA (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.

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Related Career Development/Education

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.

Graduate (1997) – *XXXX Name of the School XXXX*, University of Washington, Seattle

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.

College Education: Major study - Business Management/Finance
XXXX Name of the College XXXX

Professional Community Services and Affiliations (past and present)

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.
Chairman, Advisory Council, Pomona Valley Habitat for Humanity
President, Riverside Shared Housing
President, Riverside Habitat for Humanity
Commissioner, Riverside Department of Community Action

Other Board/Committee Memberships: CRA Leadership Council, Community Investment Corporation, Fair Housing Council, Orange County NHS, Inland Empire NHS, Mary Erickson Community Housing, Affordable Housing Clearinghouse CDFI, Consumer Credit Counseling Services, Money Management International, Inland Valley Capital Corporation, Small Business CDC.