

# Curriculum Vitae

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## Susan E. C. Riley

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## Personal Statement

Experienced Banking Operations Executive Officer whose background includes the total responsibility for successfully creating and managing the enterprise-wide systems of two newly created (denovo) banks, including creating and managing Compliance, BSA/AML, Human Resources, IT and IT Security, ACH, Vendor Management, Retail Bank Management, Remote Deposit Capture, Mobile Banking and all related support systems.

## Senior Positions Held Within Separate banks

Senior Vice-President, Enterprise-wide Operations/IT, BSA Officer, Retail Banking Head  
Vice-President, Operations, IT, BSA Officer, Compliance and Human Resources Head

## Skills/Attributes

- In-depth Hands-on Knowledge and Management of all facets of Retail, Commercial and Mortgage Operations: including Compliance, BSA/AML, IT, and Human Resources
- Core Processor Evaluation and Negotiation, Project Planning and Management, Coordination of the myriad pieces to create the smoothly operational whole
- Core and Ancillary Systems Analysis/Conversions – Planning and Management
- Create compliant bank-specific Policies and Procedures
- Excellent Assessment from multiple Regulator exams
- Consultation and Expert Witness services

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## Current Employment

### **Co-founder Financial Institutions Resources and Solutions, Inc. (FIRSINC)**

06/2010– Current

FIRSINC, and its principal subsidiary Bank Resources and Solutions, was founded by Susan Riley, a Bank Operations, Compliance, BSA/AML, Human Resources and IT specialist, and Mark Riley, a former Bank CEO and recognized bank turnaround expert, to assist community banks with improving their performance through consulting services. FIRSINC has resources to address all areas of CAMELS, Strategic Planning, Compliance, Human Resources, Budgeting, Information Technology/Security, Risk Management, Due Diligence, Policies and Procedures creation/enhancement, etc.

FIRSINC also provides consulting and expert witness services to attorneys involved in bank related cases.

## Work History

### **Senior Vice-President**

1<sup>st</sup> Commonwealth Bank of Virginia

07/2008-05/2010

- Recruited to create denovo bank's enterprise-wide Operations/IT, to include vendor/software selection, contract negotiations and management upon opening.
- BSA Officer.

### **Vice- President**

First Virginia Community Bank

01/2007-06/2008

- Responsible for the selection and implementation of all operating systems; BSA/AML Officer, Compliance, vendor management, product development, patch management, all training of new staff.
- Created financial reports and maintained books prior to CFO; executed payroll, to include all monthly and quarterly tax reports and payments, created Bank-wide HR Policy and Procedure to include creating and managing the department from inception.
- Enterprise-wide Compliance.

### **Vice- President**

First National Bank of Virginia (I.O.)

07/2005-11/2006

- Responsible for the creation and implementation of all operating systems; vendor management; product creation.
- Created financial set-up, and maintained books prior to CFO; executed payroll, to include all monthly and quarterly tax reports and payments, created HR Policy and Procedure to include creating and managing the department from inception, Compliance
- Assisted with Marketing Development

### **Internet Banking Implementation**

Citizens Bank & Trust Co.

2002-2004 term projects, volunteer basis

- Managed the implementation process to introduce Internet Banking, including technical requirements and set-up, policies and procedures, training, marketing pieces, etc.
- Assisted with marketing efforts.

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## Marketing/Product Design

Virginia National Bank

2000-2002 term projects, volunteer basis

- Assisted with the planning of the new Bank regional presence, including marketing efforts and creating products

## Y2K planning; Various Projects

F & M Bank-Peoples

1997-2000 term projects, volunteer basis

- Assisted in planning for possible issues associated with Y2K conversion
- Assisted with training of implementation of various new products

## Head of Branch Operations

Suburban Trust Co./First American Bank of Maryland

1976-1984

- Management Trainee, Special Payments Manager, Teller Training Director
- As Head of Branch Operations, oversaw all aspects of operations of 24 branches

## Publications

FIRSINC published [the riley report](#) through 2018, a newsletter that focuses on products and services that improve bank performance levels. [The riley report](#) is accessible through [www.bankresourcesandsolutions.com](http://www.bankresourcesandsolutions.com).

## Project Examples

- Comprehensive Operational/Compliance review and correction of many issues to include internal processes and associated policies and procedures, implementation management, marketing for customer-facing changes, and retail staff training, VA
- Compliance review and parameter correction of a community bank's BSA Software, BSA Officer training, NY
- Comprehensive Operational/Compliance review, analyze and improve branch staffing, update/improve internal processes, update/correct policies and procedures, GA

## Education

B.S., Psychology and Zoology, University of Maryland, College Park, Maryland

## References Available Upon Request

## Depositions Provided

Stonehurst v. Regions, September 2017

Jericho Baptist Church v. Bank of America, April 2019

In addition to the depositions listed above, I have provided consulting, research and Expert Witness reports for other clients. Specific information is available upon request.