

## Technology Executive—Risk & Compliance

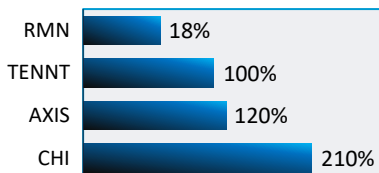
### USING TECHNOLOGY AS A LEVER TO PROTECT & UNLOCK GROWTH

Created ironclad systems for every company throughout career: enabled \$74.4B in total gains

Technology expert, business executive, and former economist who safeguards banks and credit unions—preventing the sky from falling while building a trajectory for growth. Industry veteran known for creating IT systems and controls that sideline risk for banking and investment firms with up to 91K employees and \$270B in assets.

Combining technology acumen with risk protection and top-line focus—unparalleled in the industry

#### Portfolio Wins at Each Company



- Leveraged IT systems to drive 3/4 of a trillion dollars in growth for some of the world's largest banks and credit unions, including RMN Global.
- Built 22-person internal audit organization from the ground up—in six months.
- Improved cash flow and prevented millions of dollars in penalties by creating robust infrastructures and aggressively eliminating instances of noncompliance.

- IT Vision & Strategy
- Risk Management: Operational, Security, Product & Investment
- Deal Structuring & Negotiations

- System, Policy & Program Innovation
- Internal Audits & Controls
- Organizational Restructuring—Placing Risk & Compliance Center Stage

*Earned two CEO Awards from CHI Global Bank for tireless efforts in protecting and growing the business*

### PROFESSIONAL EXPERIENCE

CHI Global Bank – New York, NY

**EVP, Technology & Risk Management** • 1/2018 to 9/2023

190K Customers | 1K Employees | \$6B in Assets

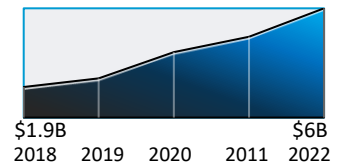
*Shouldered the burden as head of technology, risk, and compliance for subsidiary of the fifth-largest bank worldwide*

Heaved the organization back from the brink of noncompliance by revamping risk strategy, overhauling systems, and crafting rigorous controls. Scoured the business for opportunities to build a stronger, more resilient foundation while bolstering performance. Liaised with board members, executives, and regulators. Mentored staff.

*"This is the kind of growth that changes an organization forever." – CFO of CHI Bank*

- **Facilitated portfolio growth from \$1.9B to \$6B** by up-leveling the tech platform, redefining risk appetite, and partnering with executives to drive change—without conflict—across retail and corporate banking.
- **Reduced all types of risk (credit, market, operational, investment, liquidity)** by building best-in-class audit infrastructure from scratch. Shaped strategy, designed the audit universe, created software, and trained the 40-person global audit department.
- **Achieved maximum growth with minimal exposure** through proficient portfolio management. Architected a system to support lending decisions, and advised the board on investments after evaluating all relevant exposures and guidelines.
- **Fused technical and operational grit with a vision for growth:** partnered with executives to forge revenue-generating opportunities, such as expanding from bilateral loans into syndicated financing with individual deals up to \$350M.

#### Powerful YOY Asset Growth



*"By reengineering our risk and compliance organization, Bill stabilized our business. He prevented massive penalties, preserved our reputation with customers, and established the underpinning for rapid, sustained growth." – COO of CHI Bank*

**"It's rare for a technology expert to put so much energy into growing the business. Bill's growth mindset offers unexpected value—in the multibillion-dollar range." – CFO of CHI Bank**

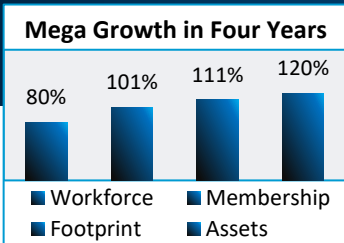
AXIS Credit Union – New York, NY

**Head of Technology | SVP, Risk & Compliance • 5/2013 to 1/2018**

400K Members | 2K Employees | \$22B in Assets

*Protected and scaled this nationwide credit union by changing the way the organization prioritizes risk and compliance*

Turned around years of pedestrian performance on the compliance front—and increased the top and bottom lines—by redesigning risk-related technologies and infusing risk management protocols into all operations. Closed high-risk loopholes in corporate/retail banking, treasury, and lending. Rewrote policies and provided roll-up-your-sleeves training to executives.



- **Built technology solutions enabling 120% asset growth** (from \$10B to \$22B) and double- and triple-digit gains in membership, workforce, and company footprint.
- **Improved discipline and reduced risk across 125 branches/banking centers** by eradicating technology slowdowns and creating efficient, repeatable processes.
- **Created a compliance culture and steered 100+ risk-based audits company-wide.**
- **Influenced the future of the organization** as policy innovator and risk advisor on M&As, hedging instruments, interest swaps, liquidity, and other areas of banking and lending.

*“Bill transformed our compliance function from a slapdash team into a well-run, corporate-minded organization. He built the structure and created the momentum we needed for growth.”*

TENNT National Credit Union – Boston, MA

**VP, Risk Management • 3/2010 to 4/2013**

190K Members | 950 Employees | \$19B in Assets

*Ignited new energy into a lackadaisical department—and placed compliance at the heart of the business*

Rightsized the risk management function, added a compliance component, and designed an audit program to create a more resilient organization with room for growth. Recruited standout talent that delivered fast, sustainable results.

- **Doubled portfolio value to \$19B in 2.5 years** by sweeping away risk-based obstacles, strategizing cash-flow gains, and designing strict internal controls.
- **Fueled profits by 12.5%** through process reengineering, staffing changes, and rolling out compliance training at 78 branches and 10 business banking centers.
- **Closed deals up to \$180M** in additional, concurrent role as VP, Commercial Real Estate & Project Lending.

*Positioned TENNT at the forefront of compliance—a paradigm shift that enabled exponential growth.*

RMN Global – Boston, MA

**Senior Manager, Commercial & Structured Credit • 7/2005 to 2/2010**

8M Customers | 91K Employees | \$270B in Assets

*Mitigated risk at every turn to support nearly \$49B in top-line growth*

Managed the credit portfolio for this global banking organization. Mobilized 12 direct reports in providing financial solutions for institutional, government, and corporate clients in diverse industries, from agriculture to automotive.

- **Contributed to 18% business growth** (from \$221.2B to \$270B—a significant feat at a time of massive volatility) by overseeing lending agreements with corporate and public-private partnerships.
- **Managed syndicated financing deals valued from \$30M to \$4B, exceeding return-on-equity targets by 10% to 200%.**
- **Protected the bank from risk** through borrower interviews, deep-dive analysis of historical and projected financial statements, accurate risk-rating decisions, and credit underwriting.

Foundational experience as Senior Economist for the government of France. Performed high-level analyses and advised on economic development, poverty alleviation, and infrastructure improvements.

Directed projects sponsored by the World Bank, USAID, IMF, and United Nations Food & Agricultural Organization.

## EDUCATION

**Master of Business Administration (MBA) in Technology & Finance | Boston University – Boston, MA**

**Master of Economics (MEcon) | Aix-Marseille University – Marseille, France**

## **OVERVIEW OF THIS PROJECT:**

This executive came to me with a unique background: he combines technology leadership and risk management with an unwavering focus on top-line growth. Throughout his career, he has been successful in creating cutting-edge technology systems and overhauling compliance programs that protect organizations from risk while opening doors to massive business and portfolio expansion.

The challenge of this project was bringing Bill's individuality to light.

I captured the metrics, which speak for themselves, and laid them out in a powerful presentation that would leap off the page/screen and stand out in the conservative banking/credit union industry. I used smart language and unexpected verbs (heaved, ignited, shouldered, etc.) to make sure he didn't blend in with other technology executives or risk professionals.