

**JOHN SMITH**  
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**COMPLIANCE MANAGER / OFFICER / CONSULTANT**

**PROFILE:**

- Extensive compliance expertise strategically planning and guiding transactions of more than \$150 Million annually for financial institutions under strict regulatory guidelines.
- Well informed on regulatory requirements impacting the performance of financial institutions, with an in-depth knowledge of financial operations, policies & procedures.
- Adept at creating and implementing regulatory compliance programs on an enterprise level. A resourceful communicator skilled in developing and delivering critical risk assessments and timely solutions that consistently protect the interests of senior management and shareholders.
- Proficient in establishing money laundering, financial and accounting controls, policies & procedures.
- Experience as internal mentor and team leader with a proven track record of developing and enhancing comprehensive compliance and resource libraries, as well as branch level training programs in Compliance and Regulatory matters including BSA and USA Patriot Act regulations.

**EXPERIENCE:**

ABC EXCHANGE CO. Inc., Chicago, IL 1995-Present  
A firm transacting more than \$150 million annually in consumer based money transfers.

**Compliance Manager / Consultant**

Designated by the Board of Directors to create, develop, and administer a compliance program spanning eight locations across a four-state region. Direct and expedite the filing of all regulatory, audit, tax, and financial reports. Liaise between the xxx Exchange and Banks, Regulatory Authorities, U.S. Law Enforcement Agencies, State Examiners, Auditors, FBI, and FinCEN.

Monitor and record regulatory changes and update Compliance Program when applicable federal and state laws impact financial operations. Continuously attend to extensive negotiation at executive levels with partnering and supplier banks.

Assess company compliance related risks consistent with established internal transaction processes. Ensure timely reporting while advising and assisting senior management and Board of Directors on the remediation of significant risk / compliance issues and serious lapses or breaches of the laws and regulations. File all compliance related forms for the company. Represent the firm in audits.

*Achievements:*

- Achieved savings of more than \$350,000 by creating the organization's in-house compliance program and eliminating the need for expensive third party legal and regulatory experts.

- Successfully repositioned Sonali Exchange to achieve a satisfactory compliance CAMELS rating of 2 subsequent to significant negative impact from the 9/11 tragedy.
- Provided compliance leadership to a team of 25 staff members including branch managers while educating staff in transaction controls, policies and procedures to circumvent violations under Title 31; Code of the Federal Regulations, the BSA and USA Patriot Act regulations.
- Developed and enhanced the company's compliance library and inventory of compliance resources for training and reference.

ANY COMPANY, Brooklyn, NY

1991- 1994

A leading financial services institution providing a wide array of insurance and investment products.

**Registered Sales Representative**

Sold, maintained and serviced various individual financial accounts including all types of insurance, annuities and mutual funds. Held Series 6, 63, Life and Health, Property and Casualty licenses.

- Successfully established more than 100 new accounts in 15 months.
- Developed and maintained, from scratch, a sales base of more than 200 customers in the face of a significant recession in 1991.

ANY COMPANY, Maspeth, NY

1986- 1990

The nation's leading freight shipper.

**Supervisor**

Directed a \$10 million operation and the daily activities of 15 employees.

UNITED STATES MARINE CORPS

1982-1986

Achieved rank of Corporal within 15 months while directing the efforts of up to 30 team members.

**EDUCATION & PROFESSIONAL CERTIFICATION:**

Bachelor of Science - Finance & Accounting, Long Island University  
CAMS Certification (Certified Anti-Money Laundering Specialist)

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(Date)

(Name)

(Title)

(Company)

(address)

(City), (State), (Zip)

Dear (Salutation) (Last Name),

I am exploring senior leadership opportunities in Compliance and Risk Management with your organization. Specifically, I can bring you extensive skill and experience in the development, implementation and refinement of processes, procedures and staff that protect and promote the financial interests of the organization while consistently bolstering the bottom line of your P& L.

My background is extensive with a demonstrated track record of increasing responsibility and accomplishment in the financial service industry. I've performed very well initially as a Registered Representative and later as a Compliance Manager for one of New York's recognized money exchanges. With a degree in Finance and Accounting and a talent for discipline and organization gained from four years of proud service with the United States Marines, I am particularly adept at delivering error-free financial performance in accordance with today's strict post 911 financial regulatory environment.

I have consistently increased corporate cost efficiencies and revenues serving in these positions while building trusted development partnerships with executive management, internal departments, and regulatory agencies. In addition, I am a highly skilled manager of both people and resources with a track record of bringing out the best in both. I am anxious to translate these skills to bring out the best in your product or service as well.

I am willing to relocate for the right opportunity and am available to interview at your convenience. I look forward to your response.

Sincerely,

John Smith