

**John R. Moody, III**  
1871 Fifteenth St.  
Cuyahoga Falls, OH 44223-2422  
Phone: (330) 945-7480  
[jrm3@yahoo.com](mailto:jrm3@yahoo.com)

**Versatile bank compliance officer with over 20 years experience in the areas of bank regulatory compliance, audit, project and risk management, policy and technical writing, system conversions, accounting, branch management, retail banking, loan origination and escrow.**

**RELEVANT  
EXPERIENCE  
AND SKILLS**

**Critical Thinking:** By seeking solutions to the causes, and not the symptoms of problems, a number of successes that exceeded anticipated results have been achieved. For example, while solving the compliance issue of ensuring that all departments and branch locations use only current brochures, notices and forms, a just-in-time solution had the added benefit of saving over \$5,000 per year in printing costs and eliminated the associated future costs to destroy large inventories of brochures, notices and forms whenever there is a revision.

**Technical Acumen:** Knowledge of banking practices, laws, regulations and auditing standards have been acquired through formal education and by practical job experience obtained during projects, analysis of systems and practices control testing and research activities. Experience with many computer software applications and hardware systems have resulted in appointments to several systems conversion projects. First, a new retail processes platform system and second a bank-wide core processes system. Website authoring and administration skills allowed for the development, revision and expansion of two separate Intranet based policy, procedures and forms websites that enable employees to access up-to-the-minute work related information. Lead for Anti-Money-Laundering and USA PATRIOT Act compliance audits and participated in Flood Compliance, Privacy, Consumer Origination Specialty Lending, Consumer Servicing, Construction Loan, Marketing and Communications, Business Banking Originations, and Middle Market integrated audits. A Certified Internal Auditor certificate is currently being pursued.

**Leadership and Management:** Over six years of branch staff management experience ranging from 5 to 12 employees that included hiring new employees, performance reviews, administering corrective action, and encouraging career development. Managerial business experience included analyzing the cost of business, creating and implementing business plans, and reporting on performance toward established goals to senior management and the Board of Directors.

**Systemizing Skills:** Aptitude for organization and the ability to solve intricate issues have lead to the successful coordination of Metropolitan Bank & Trust's monitoring and reporting requirements of a Regulatory Supervisory Agreement. Other successful initiatives, such as the creation of an audit-issues database and reporting system used by the Director of Internal Audit and Metropolitan in reporting to the Audit Committee; and to a complete restructuring of an outdated and redundant business unit reporting package from management to the Board of Directors.

**Communication and Interpersonal:** Technical concepts and information are quickly understood and expressed into understandable written reports, policies, procedures, memoranda, email, and oral presentations. These are exemplified by policy and procedure authoring and report writing where the audience is management, Board of Directors, audit clients, and/or to banking regulators. An open, friendly and professional demeanor has made these communications more effective by instilling confidence and respect for my abilities in others. Membership in the Institute of Internal Auditors has allowed for professional discourse with other auditors. References are available upon request.

**EMPLOYMENT**

**Career Related**

- 5/03 to Present Senior (Compliance) Auditor, Citizens Financial Group, Inc., Providence, Rhode Island (Assignment: Cleveland, OH)
- 10/95 to 5/03 Compliance Coordinator and Banking Officer, Metropolitan Bank and Trust Company, Highland Hills, Ohio
- 6/95 to 10/95 Office Manager, Fifth Third Bank of Northeastern Ohio, Cleveland Ohio
- 7/93 to 6/95 Staff Accountant, Falls Savings Bank, Cuyahoga Falls, Ohio
- 3/86 to 7/92 Loan Officer/Assistant Manager, Ohio Savings Bank, Cleveland, Ohio
- 2/81 to 2/84 Teller, First National Bank, Akron, Ohio

**EDUCATION**

**Degrees and Continuing Education**

- 9/93 to 12/99 Bachelor of Science in Accounting, The University of Akron; Akron, Ohio
- 9/84 to 12/85 Associate of Applied Business - Banking, The University of Akron; Akron, Ohio
- 2/81 to Present Continuing education in bank regulatory compliance and auditing from Kirchman Regulatory Service, The Institute of Internal Auditors, Professional Bank Services, and Institute of Management Accountants.