JULIAN MERCER

COMPLIANCE OFFICER

San Francisco, CA | (415) 555-0148 | julian.mercer@email.com | linkedin.com/in/julianmercer

PROFESSIONAL SUMMARY

Compliance Officer with 9 years in retail banking compliance, covering BSA/AML, fair lending, and consumer protection rules. Runs risk assessments, monitoring, and regulatory exam responses for a regional footprint of 300 branches. Turns regulation into practical controls that business lines follow.

PROFESSIONAL EXPERIENCE

Compliance Officer Apr 2022 - Present
TD Bank, Cherry Hill, NJ

- Own compliance monitoring for consumer deposit and lending products in a 300-branch region, covering Reg E, Reg Z, and UDAAP requirements.
- Completed 24 control tests a year and closed 90% of findings within agreed deadlines by tracking owners and dates in the issue log.
- Led the exam response for a state regulator review, assembling document requests and interview prep with no repeat findings.
- Rewrote complaint handling procedures and trained 150 branch managers, reducing complaints escalated to regulators by about a third.
- Review marketing materials and disclosures for new deposit offers before launch, returning comments within two days.
- Present quarterly risk reports to the regional president and the compliance committee.
- Run annual compliance risk assessments across 14 business processes and agree remediation plans with each owner.

Senior Compliance Analyst Feb 2019 - Mar 2022

- Tested BSA/AML controls across 180 branches, sampling cash transactions and CTR filings for accuracy.
- Developed a branch self-assessment checklist that cut routine documentation errors by 22% in two quarters.
- Investigated about 50 suspicious activity referrals a quarter and prepared case summaries for the BSA officer.
- Maintained the regulatory change tracker, summarizing new rules for process owners.
- Reviewed account opening procedures for CIP and beneficial ownership requirements and corrected gaps at 22 branches before the exam cycle.
- Delivered annual BSA and fair lending training to about 400 branch and call center employees with a completion rate of 99%.
- Signed off on 60 consumer lending advertisements and disclosures a year alongside legal counsel, tracking each approval in the compliance log.

Compliance Analyst Jul 2017 - Jan 2019
Capital One, McLean, VA

- Reviewed fair lending data for auto loan applications and flagged pricing outliers for analyst follow-up.
- Performed quality assurance on 200 call recordings a month for regulatory script adherence and reported trends.
- Documented compliance procedures for three new products and kept policy library versions controlled.
- Prepared audit evidence and responded to internal audit requests within agreed deadlines on three reviews.

CORE SKILLS

BSA/AML | Regulation E and Z | UDAAP | Fair lending | Compliance testing | Risk assessments | Regulatory exam response | Policy writing | Issue management | Complaint management | Compliance training | Marketing review | Control monitoring

EDUCATION

Bachelor of Science in Finance, Rutgers University, New Brunswick, NJ

CERTIFICATIONS

Certified Regulatory Compliance Manager (CRCM), ABA | Certified Anti-Money Laundering Specialist (CAMS), ACAMS