



The AML Risk Conundrum – What Does AML Risk *Really* Mean?

BIOGRAPHIES



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PANELIST



Debra D'Arrigo
Director
Capital One

Debra D'Arrigo is a Director within Capital One's AML Compliance Program and currently leads the enterprise wide Money Laundering Risk Assessment (MLRA) function. Debra has over 25 years of financial services experience and has served the industry in various roles including risk management, compliance, audit, examination, consulting, advisory, operations, and other management-related capacities. She has worked for several large financial institutions including PNC and BNY Mellon. She's also worked for a number of public accounting and consulting firms including KPMG and was a Senior Examiner at the Federal Reserve Bank of Cleveland. Debra received her Bachelor of Science in Business Administration from Robert Morris University. She is a CPA and is CAMS certified.



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MODERATOR



Melinda Lytle
Financial Examiner and Bank Secrecy Act (BSA) Specialist
North Carolina Office of the Commissioner of Banks

Melinda Lytle is a Financial Examiner and Bank Secrecy Act (BSA) Specialist for the North Carolina Office of the Commissioner of Banks, Raleigh, North Carolina. She is responsible for the regulation of North Carolina state-chartered banks, which includes, but is not limited to assessing the inherent risk, internal controls, and risk management practices of community banks. Before joining the NCCOB, she worked as an internal auditor for Bank of America. She attended the North Carolina School of Banking, Chapel Hill, North Carolina, and she is a graduate of University of North Carolina, Greensboro, North Carolina.



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OPENING



Amanda Tucker, CRM, CAMS
Executive Vice President, Chief Risk & Marketing Officer
Old Dominion National Bank

Amanda currently serves as the Executive Vice President, Chief Risk & Marketing Officer Old Dominion National Bank. In this role Amanda has oversight of the Bank's risk management and compliance programs, deposit and loan operations, and credit analysis in addition to her work on community relations through the Bank's marketing efforts.

Prior to joining ODNB, Amanda served as Senior Vice President & Operational Risk Manager for Union Bankshares where she was responsible for the development and implementation of the operational risk management framework. Amanda joined Union through their acquisition of StellarOne Corporation where she served as the Director of AML & Fraud. There, Amanda was responsible for enterprise compliance with BSA, AML, CIP, and OFAC regulations and oversight of Fraud risk mitigation, monitoring, and investigation efforts.

Prior to joining StellarOne, Amanda served as the Vice President of Compliance for Community Bank where she managed the enterprise compliance management program for Deposit, Lending, Privacy, and BSA regulations.

Amanda began her Banking career as a Senior Bank Examiner with the Massachusetts Division of Banks where she participated in the safety and soundness examinations of state chartered banks with a focus on BSA and IT FFIEC examinations.

Amanda is a graduate of Hartwick College in New York and holds a Bachelor of Arts in Political Science. She is also a Certified Regulatory Compliance Manager (CRCM) and a Certified Anti-Money Laundering Specialist (CAMS). Amanda currently serves as a Director on the BSA Coalition's Advisory Board, and a Director on the ACAMS Richmond Board.



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Lisa Varner
Senior Risk Management Officer
United Bankshares, Inc.

Lisa is the Senior Risk Management Officer and Sr. Vice President for United Bankshares, Inc. In this role, she has oversight of the banks enterprise-wide Compliance and Bank Secrecy Act Programs. Lisa joined United Bankshares, Inc. through the acquisition of Centra Bank, Inc. with 12 years' experience holding titles of Compliance Officer, BSA Officer and Chief Risk Officer. Prior to joining United Bankshares, Inc. Lisa spent 19 years with Huntington Banks and its predecessor Community Bank & Trust, N.A., where she served as Compliance Officer, BSA Officer, Staff Auditor and Business Banker. Lisa was in the first group of individuals who received a Certified Bank Compliance Officer (CBCO) designation now known today as CRCM (Certified Regulatory Compliance Manager). Lisa is a graduate of Fairmont State University and holds a bachelor's degree in business administration. She is also a graduate of the West Virginia Bankers Associations School of Banking and the Charleston National Bank School of Compliance. Lisa is also part of the Mid-Size Bank Coalition Chief Compliance Officer Roundtable.