

MELISSA INGLE HAMMER

melissa.ingle.hammer@gmail.com

PROFESSIONAL SUMMARY

- 22+ year career as a nationally recognized leader in regulatory compliance for financial institutions.
- Extensive experience advising business leaders on the practical legal and business impacts of applicable laws and regulations.
- Distilled ever-changing complex regulatory laws and statutes into digestible information for non-lawyers.

EDUCATION

Master of Business Administration, Auburn University, 2009

Bachelor of Business Administration, Finance, Columbus State University, 2005

Study Abroad Program at the Spencer House Oxford England, 2005

Scholar-In-Residence Program Liberal Arts, New York University, 2003

RECENT PROFESSIONAL EXPERIENCE

Adjunct Professor, Finance

Columbus State University

Columbus, GA

2023 – Present

Senior Vice President, Fair Lending Product Management

RiskExec at Asurity Technologies

Washington, DC

2021 – 2023

VP and Senior Group Manager of Compliance, US Conduct Risk and Ethics

TD Bank

Mount Laurel, NJ

2018 - 2021

VP and Senior Manager of CRA, Fair Banking and Compliance Testing

TD Bank

Mount Laurel, NJ

2016 - 2018

Sr. Regulatory Consultant, CRA & Fair Lending

Wolters Kluwer

Waltham, MA

2014 - 2016

Compliance Manager, Fair Lending and Other Various Leadership Positions

Synovus Financial Corp

Columbus, GA

2001 – 2014

PROFESSIONAL CERTIFICATIONS AND CONTINUING DEVELOPMENT

Executive Presence, Cornell University, 2022

Certificate in Team Culture, University of Pennsylvania, 2020

Certified Enterprise Risk Professional (CERP), American Bankers Association (ABA), 2020

Conduct Risk Specialist Certificate, International Compliance Association/University of Manchester, 2020

Certified Compliance and Ethics Professional (CCEP), Society of Corporate Compliance and Ethics, 2019

Certified Regulatory Compliance Manager (CRCM), ABA, 2016

National Compliance School, ABA at Emory University, 2013

SELECTED PUBLICATIONS, SPEAKING ENGAGEMENTS AND FACILITATIONS

- *“Back in the Saddle Again: Townstone Financial,”* Mortgage Monthly News, May 2023
- *“UDAAP,”* Fair Lending Forum; May 2023
- *“A Love Letter to Fair and Responsible Banking,”* RiskExec Connect; November 2022
- *“Corporate Culture and Ethics,”* ABA Advanced Risk Management School; August 2021
- *“Fair Lending New Rules on Sexuality and Orientation, UDAAP and Origination Rate Caps,”* National Auto Finance Conference, Dallas, TX; August 2021
- *“The Expanding Reach of HMDA: Understanding and Managing the Broader Business Impact,”* CRA & Fair Lending Colloquium, Las Vegas, NV; Nov 2016
- *“CRA and Fair Lending: What Regulatory Agencies Hath Joined, Let No Man Put Asunder,”* Insights, Nov. 1, 2015
- *“When Indirect Lending Becomes a Direct Risk for Your Bank,”* Bank News, July 1, 2014
- *“Have You Checked Your Fair Lending Data Analysis Today?”* CRA & Fair Lending Colloquium, Orlando, FL; Nov 2013

LEADERSHIP ACTIVITIES

- **American Bankers Association Risk Management Advisory Board** – Past Instructor and Member
- **Columbus State University Alumni Association Board** – Director
- **Crime Stoppers** – Past Treasurer and Board Member
- **United Way of the Chattahoochee Valley** – Past Loaned Executive
- **Women in Philanthropy** – Past Member
- **Young Professionals** – Past Co-Chair of the Leadership Committee

CURRENT PROFESSIONAL ORGANIZATIONS

- International Compliance Association Member
- Society of Corporate Compliance and Ethics Member
- American Bankers Association Member

AWARDS

Top Five Most Influential Professionals Under 40, Columbus and the Valley Magazine, 2023

Powerhouse Partner Finalist, NEXT Mortgage, 2022

Rising Star, Columbus and the Valley Magazine, 2010