

Bianca Melendez

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SUMMARY

Compliance leader with more than 11 years supporting **regulated financial services, consumer lending**, banking, **financial crimes**, risk assessment, and Compliance Management Systems. Leads monitoring and testing from scoping through evidence review, findings, corrective action, validation, and governance reporting. Interprets lending and banking requirements for personal loans, auto lending, credit cards, and related consumer credit products, then converts obligations into practical controls for products, operations, and launch decisions. Advises product, operations, legal, risk, and technology partners with sound judgment and credible challenge. Builds dashboards, metrics, complaint trends, regulatory change reports, and committee materials that clarify emerging risk and remediation status. Experience with customer due diligence, complaints oversight, **regulatory change management**, and financial crimes activities supports clear decisions, accountable execution, and effective compliance governance.

EXPERIENCE

Director, Consumer Compliance

January 2023 - Present

Blue Ridge Consumer Bank

Charlotte, NC

Directs **Compliance Management System** oversight for personal lending, auto finance, and credit card activities. Sets monitoring priorities, guides regulatory change implementation, oversees complaints and **customer due diligence**, and presents risk information to senior leaders and governance committees.

- Set **CMS** priorities for personal lending, auto finance, and **credit** card product changes.
- Directed risk based testing from scope development through evidence review and corrective action closure.
- Converted regulatory developments into impact assessments, owners, implementation plans, and governance decisions.
- Connected complaint trends with control reviews, customer concerns, and targeted remediation decisions.
- Presented dashboards, metrics, testing results, and unresolved dependencies to senior **governance committees**.
- Advised product, **operations**, legal, risk, and technology partners on due diligence requirements.

Senior Compliance Manager

March 2020 - December 2022

Piedmont Lending Group

Raleigh, NC

Managed compliance oversight for unsecured **personal loans** and auto lending. Built risk based monitoring plans, led testing engagements, maintained regulatory change inventories, and translated review results into practical remediation and governance actions.

- Converted lending requirements into controls for servicing, disclosures, complaints, and customer communications.
- Built annual monitoring plans using product **risk**, complaints, findings, and operational changes.
- Traced regulatory obligations through procedures and transaction evidence during testing engagements.
- Produced defensible findings with practical corrective action recommendations for **business** owners.
- Maintained regulatory change inventories and documented implementation decisions with accountable teams.
- Prepared **governance reporting** on testing outcomes, remediation, complaint trends, and emerging issues.

Compliance Manager

June 2017 - February 2020

Carolina Community Bank

Greensboro, NC

Oversaw consumer compliance reviews for credit card and retail lending operations. Investigated complaint themes, supported **customer due diligence** reviews, documented control weaknesses, and coached analysts on testing quality and constructive business engagement.

- Evaluated **credit** card procedures, disclosures, servicing practices, and control execution against requirements.
- Investigated complaint patterns and coordinated root cause analysis with business owners.
- Documented transaction testing exceptions, risk implications, and remediation expectations for leadership.
- Connected onboarding practices, escalation procedures, and records to due diligence requirements.
- Prepared committee materials summarizing risk themes, remediation status, and **leadership** decisions.
- Coached analysts on testing methods, evidence standards, findings writing, and partner engagement.

Senior Compliance Analyst

July 2015 - May 2017

First Carolina Credit Union

Winston-Salem, NC

Executed monitoring across **consumer lending** and deposit operations while researching regulatory requirements, tracking implementation actions, reviewing complaints, and supporting corrective action reporting for management.

- Reviewed lending transactions, procedures, disclosures, and communications for regulatory adherence.
- Researched **banking** rules and documented interpretations for operational questions and escalations.
- Tracked regulatory updates with deadlines, affected processes, and required control changes.
- Analyzed complaints for regulatory significance and recurring themes affecting monitoring priorities.
- Validated corrective action evidence and maintained accurate status for management reporting.

- Built foundational CMS knowledge through lending operations, risk assessment, and advisory work.

PROJECTS

Consumer Credit CMS Integration 📅 2024

Integrated monitoring, complaints, regulatory change, and customer due diligence inputs into governance reporting for consumer credit products. Clear ownership improved review visibility and remediation follow through.

Risk Based Testing Framework 📅 2021

Created a practical testing framework for personal loans and auto lending. Product risk, complaint themes, findings, and operational changes shaped annual review coverage.

LEADERSHIP & AWARDS

- Senior Mentor, Consumer Compliance Mentoring Program, 2022 to Present
- Certified Regulatory Compliance Manager, recognized credential earned in 2019
- Certified Anti Money Laundering Specialist, recognized credential earned in 2021

EDUCATION

Bachelor of Science in Business Administration

2015

University of North Carolina at Charlotte GPA: 0

Charlotte, NC

Coursework: Consumer lending, financial management, business law, risk management

CERTIFICATIONS

- Certified Regulatory Compliance Manager 📅 2019
- Certified Anti Money Laundering Specialist 📅 2021

TECHNICAL SKILLS

- **Compliance Management Systems:** CMS governance, monitoring programs, compliance testing
- **Consumer Lending Products:** Personal loans, auto loans, credit cards
- **Regulatory Requirements:** Lending regulations, banking regulations, regulatory interpretation
- **Monitoring and Testing:** Risk based testing, evidence review, findings documentation
- **Regulatory Change:** Change inventories, impact assessments, implementation plans
- **Complaints Management:** Complaint oversight, trend analysis, root cause analysis
- **Customer Due Diligence:** Customer due diligence, onboarding reviews, escalation procedures
- **Financial Crimes:** Financial crimes compliance, AML controls, transaction review
- **Risk Management:** Risk assessment, compliance risk, issue escalation
- **Governance Reporting:** Dashboards, metrics, committee materials
- **Corrective Actions:** Remediation tracking, management responses, closure validation
- **Lending Operations:** Servicing, disclosures, customer communications
- **Business Applications:** Product advisory, launch decisions, operating processes
- **Stakeholder Advisory:** Business partners, legal partners, technology partners
- **Professional Credentials:** CRCM, CAMS, compliance governance

SKILLS

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|---------------------------------|--------------------------------|-------------------------------|-------------------------------|
| • Compliance Management Systems | • Auto Loans | • Complaints Management | • Corrective Action Oversight |
| • Consumer Lending Compliance | • Credit Cards | • Customer Due Diligence | • Governance Reporting |
| • Banking Compliance | • Compliance Monitoring | • Financial Crimes Compliance | • Regulatory Interpretation |
| • Personal Loans | • Regulatory Change Management | • Risk Assessment | |

PROFESSIONAL AFFILIATIONS

- Member, Financial Services Compliance Roundtable, 2020 to Present
- Senior Mentor, Consumer Compliance Mentoring Program, 2022 to Present

LANGUAGES

- English (Native)
- Spanish (Proficient)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST