

# Zo Amani

12<sup>th</sup> Street NW ▪ Washington, D.C. 20005 ▪ (202)-603-6007 ▪ Lorenzoamani23@gmail.com

## PROFESSIONAL STATEMENT

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I served in various capacities at the Board of Governors of the Federal Reserve System, Federal Reserve Bank of Boston, and the U.S. Treasury Department. I have expertise in enterprise risk management including a strong understanding of compliance risk management and the ability to assess regulatory impacts on policies, processes, and controls. In addition, I possess comprehensive knowledge of banking regulations, including but not limited to Basel III, Dodd-Frank Act, Bank Holding Company Act, Consumer Protection laws and regulations, Safety and Soundness, Bank Secrecy Act (BSA), and Anti-Money Laundering (AML). My leadership skills consist of strong relationship building and communication, conflict management, project execution, and mentorship. My academic research interests and expertise is concentrated on public policy processes and systems, implementation, and evaluation.

## EDUCATION

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### Doctor of Philosophy in Public Administration and Public Affairs (ABD)

May 2025

School of Public and International Affairs at Virginia Tech

- Concentration in Policy Implementation with coursework in:  
Public Policy Process      Public Administration Theory  
Public Policy Design      Research Methods for Public Policy

### Master of Economic Development

May 2020

School of Public and International Affairs at Virginia Tech

- Concentration in Community Reinvestment with coursework in:  
Urban Economics      Advanced Quantitative Techniques  
Labor Economics      Economic Development Studio

### Master of Education in Higher Education and Postsecondary Education Administration

May 2014

Mary Lou Fulton Teachers College at Arizona State University

### Bachelor of Science in Sociology

May 2012

College of Liberal Arts and Human Sciences at Virginia Tech

### Bachelor of Science in Consumer Affairs

December 2011

College of Liberal Arts and Human Sciences at Virginia Tech

## PROFESSIONAL EMPLOYMENT EXPERIENCE

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### Vice President, Chief Compliance Officer

Jan 2023 – Present

Industrial Bank

4812 Georgia Avenue, N.W. Washington, DC 20011

- Lead and administer the Bank's Compliance Management System (CMS) which includes: (1) assessment and management of compliance risk; (2) compliance monitoring; (3) governance and oversight; (4) regulatory change management; (5) regulator and auditor compliance management, and (6) compliance analysis and internal/external reporting.
- Serve as the Bank's CRA and Fair Lending Officer, and as Chairperson of the Bank's Compliance Committee with the responsibility for managing all aspects of the Bank's CRA and Fair and Responsible Banking Programs.
- Develop and maintain a rigorous *compliance culture* within all operating levels of the bank, and provide enterprise risk management guidance including operational risk, business continuity, third-party risk, and asset/liability management.
- Develop and implement plans for the infrastructure of risk management systems, processes, and personnel designed to accommodate the growth objectives of the bank and associated regulatory compliance responsibilities.
- Assess and challenge all implemented controls to ensure proper implementation and sustainability.
- Perform periodic internal compliance reviews and manage external audits, assign and review management responses, and serve as relationship manager and liaison for the Bank to external auditors and examiners.
- Develop, conduct, and track enterprise-wide and/or job-specific compliance training for Bank staff.
- Manage centralized customer complaint program with a focus on regulatory concerns.
- Monitor legislative, regulatory, enforcement activity, and trends for impacts to our CMS and business line activities.
- Demonstrate working knowledge of federal laws, regulations, rules, and applicable guidance including but not limited to: FHA, HMDA, ECOA, UDAAP/UDAP, TILA/REG Z, SCRA, MLA, TISA/REG DD, REG E, FCRA, FDCPA, and BSA/AML.
- Lead and manage large projects through their entire project lifecycle (initiation, planning, execution, and closure).
- Maintain membership and engagement with the American Bankers Association's (ABA) CRA work group, TPRM work group, CRE Lending Committee, Compliance Network, Bank Risk Network, and Black Banker Employee Resource Group.

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## Policy Advisor

March 2022 – Jan 2023

United States Treasury Department – Domestic Finance and Financial Institutions  
1500 Pennsylvania Avenue NW, Washington, DC 20220

- Served as agency expert on federal consumer financial protection laws and regulations. Provided policy recommendations to senior Treasury officials on topics related to consumer protection, household financial security (e.g., financial inclusion, savings, and financial education/capability), consumer financial services (e.g., student loans, mortgages, consumer credit, and payment services), government programs and services that impact household financial security (e.g., taxes and benefit payments), and the impact of climate change on household financial resilience.
  - Drafted meeting memos for Secretary Yellen for her quarterly in-person meetings with CFPB Director Chopra.
  - Served as Treasury's designee on the Federal Trade Commission's Advisory Group pursuant to the Stop Senior Scams Act.
  - Provided monthly updates on consumer and community policy activities to Chief Lynn Malerba, U.S. Treasurer and Janis Bowdler, Counselor to the Secretary on Racial Equity.
  - Led Treasury initiative on Fair Credit Reporting policy revisions with the White House, CFPB, and Treasury leadership.
  - Provided input on Treasury's initiative with the White House on developing policy priorities to support the financial capability and resilience of justice involved individuals.
  - Co-drafted and copy-edited speeches for Nellie Liang, Under Secretary of the Treasury for Domestic Finance.
  - Led engagement efforts with Queen Máxima of the Netherlands staff on inclusive financial health initiatives.
  - Led engagement efforts with senior leadership at the Department of Defense related to financial inclusion initiatives.
  - Led policy discussions on the Ukraine and Russia conflict as it specifically pertained to affecting U.S. households and provided strategic direction on feasible workflows and policy positions for the Office of Consumer Policy.
- Provided clear directions and oversight on strategic goals for the Financial Literacy and Education Commission (FLEC), which sets the national agenda for financial literacy and education to encourage all Americans to make informed financial decisions.
- Reviewed technical implications of significant legislative proposals and reports that affect consumer policy, consumer financial health and the consumer financial services sector.
- Researched pertinent information related to consumer policy and conveyed my findings through substantive memos, policy briefs, and reports.
- Expanded working knowledge of banking laws and regulations, including enterprise risk management, bank safety and soundness, Bank Secrecy Act, Anti-Money Laundering, and OFAC regulations; also focused on the impact of digital assets.

## Senior Bank Examiner

March 2021 – March 2022

Federal Reserve Bank of Boston – Supervision, Regulation & Credit  
600 Atlantic Avenue, Boston, Massachusetts

- Ensured supervisory events were conducted in an organized manner and accurately present current assessments of risk exposure and the quality of risk management practices for the institutions supervised.
- Assessed financial institutions' compliance with applicable consumer protection laws and regulations during the examination process. These regulations include Regulation B -- Equal Credit Opportunity Act; Regulation BB -- Community Reinvestment Act; Regulation C -- Home Mortgage Disclosure Act; Regulation CC -- Availability of Funds and Collection; Regulation DD -- Truth in Savings; Regulation E -- Electronic Fund Transfers; and Regulation Z -- Truth in Lending Act (TILA).
- Drafted and reviewed supervisory documents, including reports of examination, and maintaining work-papers to support conclusions. Led and engaged in discussions with bank management on findings and recommendations.
- Assisted in the monitoring of State and Federal laws and regulations, litigation, consumer groups and complaints against banks in the First District affecting consumer compliance related matters.
- Completed Examiner Commission Program courses and on-the-job training to increase knowledge of bank enterprise risk management, safety and soundness, operational risk, and consumer protection laws and regulations.
- Managed assigned staff and conduct appropriate coaching to colleagues on interpretation and application of regulatory requirements to business processes.
- Engaged with department and Federal Reserve System-wide initiatives on CRA modernization efforts at the Board, working with staff from other Reserve Banks and other regulatory agencies.

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## Community Reinvestment Act Coordinator

April 2020 – March 2021

National Community Reinvestment Coalition (NCRC)

740 15<sup>th</sup> Street, Suite 400, Washington, D.C.

- Served as the Fair Lending and CRA subject matter expert for NCRC coalition members and community stakeholders.
- Drafted written products such as reports, issue briefs, columns, and op-eds to advance NCRC's agenda on CRA.
- Built and managed a team of CRA employees through ongoing execution of recruiting, development, retention, coaching and support, performance management, and managerial activities.
- Assessed material risks associated with the banking system on an ongoing basis, and served as a key contact to the OCC, CFPB, FRB, and FDIC.
- Established and enhanced relationships with nonprofit housing groups, state and local housing offices, and community based affordable housing organizations to generate and increase CRA opportunities within targeted areas.
- Advised regional organizers on writing and editing comment letters, provided technical assistance, developed training materials, and led virtual CRA training sessions.
- Demonstrated working knowledge of federal laws, regulations, rules, and applicable guidance to include: FHA, HMDA, ECOA, UDAAP/UDAP, TILA/REG Z, SCRA, MLA, TISA/REG DD, REG E, FCRA, FDCPA, and BSA/AML.
- Utilized UBPR and Call Reports, and leveraged Tableau, Stata and CRA Wiz to analyze Fair Lending practices and CRA performance evaluations for financial institutions.

## Analyst

May 2017 – April 2020

Board of Governors of the Federal Reserve System

1850 K Street, Washington, D.C. 20006

- Provided research and data analysis support on issues related to bank supervision and regulation and analyzed regulatory policy approaches and guidance for the Board's CRA modernization efforts in the Division of Consumer and Community Affairs.
  - Identified and analyzed emerging risks in financial institutions and markets, and for consumers and communities.
  - Applied appropriate risk management frameworks and policies to support oversight of financial institutions.
  - Participated in studies and projects focused on financial institution compliance with consumer protection laws and regulations, identifying risks of and protecting from consumer harm, and providing oversight of and guidance for Reserve Bank consumer-focused supervision.
  - Prepared memoranda to keep the Board, Division Management, and the System informed on developing trends and issues in consumer protection and community development.
- Identified options, assessed trade-offs, measured outcomes, and developed consensus related to novel and complex projects involving Federal Reserve Banks' policies, operations, compliance, and information management.
- Engaged in special projects related to financial institution supervision and regulation, and identified problems or potential problems in the banking system and for individual banking organizations.
- Demonstrated proficiency in utilizing and analyzing data contained in the core automation and work process tools utilized by both Divisions and the System. Analyzed complex quantitative and qualitative data in an efficient manner and synthesized outputs into meaningful and actionable insights.
- Identified and monitored emerging issues and trends in the financial sector that had consumer, community, supervisory, and/or regulatory impacts.
- Demonstrated working knowledge of federal laws, regulations, rules, and applicable guidance including but not limited to: FHA, HMDA, ECOA, UDAAP/UDAP, TILA/REG Z, SCRA, MLA, TISA/REG DD, REG E, FCRA, FDCPA, and BSA/AML.
- Developed detailed working knowledge of financial institutions, government agencies, industry groups and advocacy organizations pertinent to affordable housing, small business development, workforce development, personal asset building, and community and economic development.

## Budgeting and Financial Planning Analyst

June 2014 – May 2017

Virginia Tech

Burruss Hall, Blacksburg, VA 24061

- Reconciled monthly financial data for 30 departments and analyzed quantitative and qualitative data for the following areas: parking fees, residential housing costs, tuition and fee increases, and student health and wellness.
- Analyzed the revenue, economic, and administrative effects of state legislative proposals, and communicated results.
- Recommended controls and process improvements and troubleshoot complex financial errors.

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- Drafted communications and reports, and maintained organization of varied records to provide administrative support.
- Worked with departments as a consultant to assist in improving their budgeting processes. Including increasing tracking efficiency, system training and answering department questions.
- Proactively assessed financial progress, vulnerabilities, and operational risks to large programs.
- Supported development of FY (Fiscal Year) budgets and tracking of performance vs budget.
- Managed activities to meet or exceed quarterly top line, net revenue, and gross margin objectives.
- Supported activities to meet or exceed indirect spending and contribution margin objectives.
- Closely monitored and forecasted financial performance and proactively took steps to mitigate risks.
- Ensured that assigned business and academic units comply with all University policies and procedures regarding budget development, maintenance, and expenditures.
- Developed effective relationships with internal and external stakeholders.
- Student Instructor & Advisor:
  - Led discussions on human diversity, leadership, and self-management concepts as they relate to overall student success; instructed students in the areas of living skills, social-emotional learning, and behavioral growth.
  - Prepared instructional materials (course outlines, syllabi, exams, mock-ups, visual aids, and instruction sheets).
  - Advised students in the areas of resume/cover letter writing, finding internships/jobs, and interviewing.
  - Assessed student growth as related to educational goals, objectives, and outcomes.

## Community Outreach ASU Campus Representative

June 2012 – June 2014

Arizona State University

Tempe, Arizona, 85281

- Established rapport and credibility with customers by providing excellent customer service in a professional and respectful manner. Answered large volume of phone calls for the purpose of making appointments, answering questions, and facilitating/sending messages to the appropriate services.
- Responded to customer inquiries and requests via email and chat in a timely fashion.
- Escalated inquiries and requests as necessary to the appropriate department or person following outlined guidelines.
- Coordinated events; provided logistical and/or administrative support to the planning, scheduling, material preparation, and/or food and beverage arrangements; consulted with event planners and obtained required approvals.
- Student Success Instructor & Mentor:
  - Taught a range of topics, including: the history of higher education in the U.S., organizational characteristics of colleges and universities, important laws and policies pertaining to administrative practice in higher education.
  - Taught academic skills such as time management, organization, and problem solving.
  - Mentored and encouraged independent learning with academically at-risk student-athletes.
  - Provided accurate information and advice to students about courses, majors, minors, and career options.

## Athletics Department Operations

May 2011 – May 2012

Virginia Tech Athletics Department

21 Beamer Way, Blacksburg, VA 24061

- Demonstrated working knowledge of NCAA, ACC, and institutional rules and regulations.
- Researched significant athletic-related issues and developed new plans, policies, and procedures to ensure that programs incorporate sound cost-containment principles, achieve regulatory compliance, and meet organizational needs and goals.
- Tracked trends and evolving issues in athletics compliance within Virginia Tech and across the higher education athletics landscape.
- Developed working knowledge of most technical aspects of financial, human resources, facilities, budget, personnel, administration, and corporate services.
- Assisted with the recruitment and hiring process for various positions in coordination with HR Talent Acquisition. This included helping to maintain job descriptions and job postings, and processing recruitment actions in the applicant tracking system.
- Demonstrated ability to interpret and apply academic and administrative policies and procedures.
- Demonstrated ability to organize and plan multiple priorities and to carry out assignments without detailed instructions.
- Assisted Student Life with special events including but not limited to: Orientation, Commencement, Late Night Breakfast and Student Appreciation Celebrations.

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## Community Engagement and Operations Specialist

July 2008 – May 2012

United Way of the New River Valley

111 W Main St, Christiansburg, VA 24073

- Delivered presentations about United Way, funded programs and agencies, and those benefited in the community.
- Assisted the community impact staff with administrative tasks including but not limited to drafting letters of support, drafting thank you letters, data entry, phone calls, and file upkeep.
- Worked with the leadership team to continuously improve volunteer engagement processes and to develop new engagement opportunities.
- Created recognition and appreciation programs to celebrate volunteer contributions.
- Maintained records and signed volunteer agreements for volunteers involved in events and programs.
- Assisted with creating promotional materials, gathering marketing tools, and putting together other needed materials.

## Operations Intern

June 2005 – June 2008

United Way of Cumberland County

222 Maiden Ln, Fayetteville, NC 28301

- Gained working knowledge of United Way, its certified agencies, current programs, and community projects.
- Attended monthly meetings with United Way staff to report progress, share successes and problem-solve barriers.
- Attended campaign meetings and functions, inside and outside normal workdays/times, as needed.
- Communicated confidently in a clear, concise, and articulate manner verbally and in materials produced.
- Embraced different points of view and welcome opposing and conflicting ideas.
- Assisted with community projects as needed.

## ADDITIONAL EXPERIENCE AND AWARDS

Virginia Tech Alumni Community Impact Spotlight <sup>1</sup>	2023
U.S. Black Chamber Inc. Power 50 under 40 <sup>2</sup>	2023
Board Representative, Sheck's House for Homeless Veterans	2023 – Present
Board Representative, Kidpreneurs for Youth Financial Literacy	2023 – Present
Board Representative, Modern Husbands for Financial Empowerment	2023 – Present
Financial Literacy and Economics Instructor, Board of Governors of the Federal Reserve System	2019 – 2020
Board Representative, National Forum for Black Public Administrators, Board of Directors	2017 – 2020
Board Representative, Virginia Tech, Board of Visitors	2018 – 2019
Exemplary Customer Service Award, Virginia Tech	2015
Blume Award, Virginia Tech	2012
Student Athlete, Virginia Tech Football Team	2008 – 2012

## SKILLS

**Computer:** MS Office Suite: PowerPoint, Excel, Word, Outlook;

**Statistical:** Intermediate: Stata, Tableau, CRA Wiz; Basic: R Studio, ArcGIS, SPSS, JMP;

**Languages:** English – native; Spanish – intermediate level reading and speaking;

## PUBLISHED ARTICLES

- [Relationships Matter: Small Business and Bank Branch Locations](#)
- [Greater Emphasis on Communities of Color in The Community Reinvestment Act](#)
- [COVID-19 Impact on Small Businesses Q&A with Local First Arizona's Thomas Barr](#)
- [NCRC's Full Public Comment Letter On Community Reinvestment Act Interagency Rulemaking](#)
- [Peace, Protests and Prejudice](#)
- [The Impact of Full-Time Remote Work on Higher Education](#)
- [Analyzing Labor Markets and Employment Outcomes for the American Foundation for the Blind](#)
- [Recruitment, Equal Opportunity, and Law](#)

<sup>1</sup> [Alumnus Lorenzo "Zo" Amani finds purpose in helping others](#)

<sup>2</sup> [Announcing the USBC Power 50 Under 40 2023 Class Presented by Walmart: Celebrating the Next Generation of Black Business Leaders](#)