

Taylor Smith

Risk Management Officer

Proactive risk management officer with 6+ years of experience identifying and mitigating operational and credit risks in retail banking. Designed an enterprise risk framework reducing operational loss incidents by 40%, remediated 95% of high-priority audit findings within 60 days, and led a fraud prevention initiative saving \$1M annually at SafeBank Financial. Expert in risk framework design, branch risk assessment, fraud prevention, policy development, and regulatory compliance training across multi-branch banking environments.

CONTACT INFORMATION

 (555) 000-0000

 email@example.com

 City, ST

KEY SKILLS

- Enterprise risk framework design and implementation
- Branch risk assessment and remediation management
- Fraud prevention program leadership
- Operational risk monitoring and KRI tracking
- Policy development and enforcement
- Loss-data analysis and incident reporting
- Regulatory compliance and examination support
- Staff compliance training and awareness programs
- Cross-functional risk committee coordination

PROFESSIONAL EXPERIENCE

RISK MANAGEMENT OFFICER | SAFE BANK FINANCIAL | CITY, ST SEPTEMBER 2017 – PRESENT

- Designed and implemented a comprehensive enterprise risk framework covering operational, credit, and compliance risk domains, reducing operational loss incidents by 40% over a 2-year implementation period
- Conducted quarterly risk assessments for 15 branch locations, identifying 200+ control gaps annually and achieving 95% remediation of high-priority findings within the required 60-day resolution window
- Led a cross-functional fraud prevention initiative implementing enhanced transaction monitoring rules and staff training, cutting unauthorized transaction losses by \$1M annually and reducing fraud incidents by 35%
- Monitored 25 key risk indicators monthly across all risk domains, escalating emerging trends to senior leadership and risk committees with detailed root-cause analysis and mitigation recommendations
- Partnered with compliance, audit, and operations teams to prepare for 3 regulatory examinations, achieving zero material findings across all FDIC and OCC reviews during the tenure
- Developed and delivered risk awareness training to 300+ employees across 15 branches, improving compliance assessment scores from 72% to 91% over 2 annual training cycles

OPERATIONAL RISK ANALYST | COMMUNITY BANK GROUP | CITY, ST JUNE 2016 – FEBRUARY 2018

- Monitored 30+ key risk indicators and loss event data monthly, escalating 15+ critical issues annually to risk management leadership and preventing \$500K in potential operational losses
- Updated and maintained risk policy manuals covering 12 risk domains, coordinating with SMEs across compliance, operations, and credit to ensure current regulatory alignment
- Delivered annual compliance and risk awareness training to 150 employees across all branch and back-office functions, achieving 100% completion within regulatory deadlines for 3 consecutive years
- Supported the internal audit function on 6 quarterly risk-based examinations, providing risk documentation and control evidence that contributed to zero material findings across the audit period

EDUCATION

- Bachelor of Science in Risk Management
State University, City, ST | May 2014