



# KENNETH SIMMONS

MANAGING DIRECTOR

1-646-626-4555  
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## EXPERTISE

- ✓ Anti-Money Laundering
- ✓ Bank Secrecy Act Compliance
- ✓ Financial Crimes Risk Management
- ✓ Regulatory Compliance
- ✓ AML/BSA Risk Management

## EDUCATION

### American Banker Association

Regulatory Compliance Manager Certification (CRCM)

### Association of Certified Anti-Money Laundering Specialists

Advanced Financial Crimes Investigations Certification (CAMS-FCI)

### Association of Certified Anti-Money Laundering Specialists

Advanced Anti-Money Laundering Audit Certification (CAMS Audit)

### Association of Certified Anti-Money Laundering Specialists

Advanced Anti-Money Laundering Specialist Certification (CAMS)

### University of North Georgia

B.S. Management

## EMPLOYMENT HISTORY

### Compliance & AML Solutions, and

#### Contract CCO

Owner and CEO  
2018-Current

### Origin Bank

EVP, Chief Compliance Officer (Contract)  
2018-2019

### Hamilton State Bank

SVP, Chief Compliance Officer and BSA Officer  
2015-2018

### Branch Banking and Trust

SVP, Compliance Testing/ Audit Manager  
2013-2015

### Office of the Comptroller Currency / FDIC

Bank Examiner (Compliance/ BSA Expert)  
2008-2013

### GB&T Bancshares

V.P. General Auditor; Compliance Officer  
2005-2008

**Kenneth Simmons, with over 30 years of industry experience as Executive Vice President at leading financial institutions, and at regulatory agency such as OCC and FDIC, is a top expert in regulatory compliance, anti-money laundering, bank secrecy act, and financial crimes risk management.**

Mr. Simmons is a Review Board Member & Faculty at the Association of Certified Anti-Money Laundering Specialists, and the North & South Metro Atlanta Compliance Roundtable Founder & Chairperson at the Community Bankers Association.

He served as Executive Vice President and Chief Compliance Officer at Origin Bank, and in a similar position at Hamilton State Bank. During his career he was responsible for all aspects of Regulatory Compliance, he devised comprehensive BSA/AML Programs including complex layers of investigations and an enhanced monitoring system to exceed Supervisory Expectations, and developed comprehensive risk assessments, audit schedule and compliance testing programs addressing regulatory inventory of risks.

Mr. Simmons served the Office of the Comptroller Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) as Compliance/ BSA Specialist Bank Examiner. During his tenure with the OCC he was the functional Examiner-in-Charge (FEIC) on complex BSA & Compliance examinations, and the Supervisory Review Examiner for BSA/AML, fair lending, and CRA examinations.

He evaluated effectiveness of AML systems (such as FCRM, Bankers Toolbox, and FIS (Prime) and formulated opinions on the use of such systems. He also worked directly with Supervisory office and legal staff regarding BSA/AML violations, MRAs, and consent order issuances, providing guidance and direction to financial institutions regarding resolution of these matters.

Mr. Simmons also served as an instructor for the OCC's Compliance Examination School and the BSA School for Examiners.

In addition, he served as the General Audit Manager for a multi-billion dollar financial institution, and he served as a Compliance Officer for several financial institutions.

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## EMPLOYMENT HISTORY

### Regions Financial Corporation

VP, Enterprise-wide Compliance Officer  
1996-2005

### First National Bancorp

VP Compliance Officer, CRA Officer, VP  
Mortgage Compliance  
1985-1996

## OTHER

ACAMS CAMS Examination Prep School,  
February 2018

ACAMS –FCI Advanced Certification School,  
2017

ACAMS-Audit Certification School, 2015 –  
2016

CBA Advanced BSA School, Community  
Bankers Association, 2016

ACAMS Certification School (webinars)  
dozens (2015 – current)

Advanced Examination BSA/ AML &  
Compliance Schools, OCC, 2013 - 2014

Fair Lending Examination School, OCC,  
2013 - 2014

American Bankers Association - AML School,  
2013

BSA/Compliance Officer Roundtable  
conference, OCC, 2012

## PUBLICATIONS

- Powers of Attorney (Relative – Thief – Confidant), Association of Certified Anti-Money laundering Specialists, (anticipated June 2017) – An evaluation of the use of Powers-of-Attorney in the U.S.; and the risks associated with the acceptance of a POA.
- Utilizing NAICS codes to increase the effectiveness of your BSA/AML program, ACAMS Connection (Magazine) and ACAMSToday.org, August 31, 2016
- Learning from the Mistakes of Others, Matters Requiring Attention, Association of Certified Anti-Money laundering Specialists, December 2013 – 46 page white-paper analyzing 137 financial institutions issued Supervisory criticism (matters requiring attention). Analysis considers root causes, correlation of 4-pillars, and best practices. 2013
- Servicemembers Civil Relief Act, Southern Exposure Magazine, Office of the Comptroller Currency, June 2012.

## SPEAKING ENGAGEMENTS

21st Annual International Anti-Money Laundering Conference, Hollywood Fl., 2017

- Banking Money Service Businesses
- Challenges facing Financial Institutions under \$30b.

Community Bankers Association, Advanced BSA/AML and Compliance School, 2016

- Increasing the effectiveness of your BSA/AML program

Bankers Toolbox Users AML Conference, Austin Texas, 2016

- Increasing effectiveness of AML system
- System Rules and Alerts
- Enhancing your most valuable asset, Human Capital

ACAMS 2014 AML Conference, Las Vegas NV, 2014

- Reliance on other Assurance providers an Industry Best Practice.
- Smart AML Auditing: Exploring non-traditional approaches to meet regulatory expectations

ACAMS 2013 AML Conference, Las Vegas NV, 2013

- Meeting regulatory expectations to further strengthen the AML/BSA risk assessment and AML audit risk assessment practices
- Preparing an AML audit regulators can rely on
- AML Audit Intelligence