

# ELIZABETH ROZSA

## SENIOR CONSULTANT



Elizabeth is a Senior Consultant at Capco. As a compliance consultant, Elizabeth serves as an integral part of compliance management at several community banks. Elizabeth has 23 years of experience working in compliance regulation- particular in lending, regarding Regulations Z and X, Flood Insurance, the Home Mortgage Disclosure Act (HMDA) and the Community Reinvestment Act (CRA). She has a background in mitigating compliance risk, developing and delivering custom training in financial services, and conducting compliance reviews and audits for institutions of all sizes.



### FINANCIAL EXPERTISE

- 20+ years of Financial Experience
- Custom Training Design, Delivery, & Development
- Bank Compliance, Risk Assessment, Program Analysis, & Development
- HMDA Compliance & CRA Program Development, Training, & Data Validation



### CAPCO HIGHLIGHTS

- Develops and delivers custom training solutions for financial and regulatory entities
- Consults on various compliance-related assignments for financial institutions
- Expert on the Community Reinvestment Act
- Serves as an integral part of the Compliance Management System at several community banks



### EDUCATION / CERTIFICATION

- BA in Economics from Stockton University, Summa Cum Laude with Program Distinction
- Examiner Commission Certificate from the Board of Governors of the Federal Reserve System

## RELEVANT EXPERIENCE

### Federal Reserve Bank of Philadelphia / Supervising Examiner

- Examiner-In-Charge for Consumer Compliance Examinations, supervising all aspects of Compliance Examinations
- Lead Examiner for CRA Public Evaluations, Lead Instructor for the Board of Governors of the Federal Reserve's (Board) Community Reinvestment Act training for Examiner Commissioning program
- Served on a Federal Reserve System-wide HMDA Focus Group
- Expertise in all Consumer Compliance regulations, including lending and operations
- Performed Bank Secrecy Act reviews, supporting the Safety and Soundness examination team