

Education

- California State Hayward University, Hayward, CA
BS in Business Administration, Accounting Major, 1992
- Pacific Coast Banking School Graduate, 2011
- ABA National Compliance School Graduate, 2012

Certifications

- Commissioned FDIC Safety & Soundness Bank Examiner
- Certified Regulatory Compliance Manager (CRCM)

Other

- 2020 Women of Distinction by the Girls Scouts of Hawaii

Work Experience

12/1/2023 to current **First Hawaiian Bank -Honolulu, HI**
Executive Vice President, Chief Human Resources Officer

Spearhead the strategic direction of the Human Resources (HR) Group, aligning human capital initiatives with organizational goals. Leading the development and implementation of comprehensive HR policies, procedures, recruitment, strategies, and talent management programs to foster a high-performance culture. Oversee employee relations, benefits administration, and compliance with labor laws, ensuring a positive and productive workplace environment. Collaborate with senior leadership to drive organizational change, enhance employee engagement, and support diversity and inclusion initiatives. Manage a team of HR professionals providing mentorship and professional development to ensure operational excellence. Provide guidance and support to the Board Compensation Committee, ensuring competitive and equitable compensation structures are in alignment with industry standards and Bank strategies and goals.

11/2012- 12/1/2023 *Executive Vice President, Chief Compliance Officer and Chief BSA Officer*

Responsible for managing, directing, and overseeing the Compliance Management System (CMS), BSA/AML Program, and the Fraud Program. Responsible for developing, implementing and administering all aspects of the Bank's Compliance Management Program. Duties include bank-wide oversight and ensuring compliance with laws, regulatory requirements, policies, and procedures as well as establishing an annual Strategic Plan to guide compliance activities. Serves as the subject matter expert and establishes various compliance programs throughout the bank that are efficient and effective in identifying, preventing, detecting, and correcting non-compliance with applicable laws and regulations. Participates in various committees and serves as the primary contact for internal audits and for the CFPB, FDIC, and FRB regulatory examinations. Oversees the Bank's Anti-Fraud Program by pro-actively identifying fraud events and establishing mitigating controls to limit operational losses. Conducts board, management, and staff training and periodically presents to external organizations, locally and nationally, on various compliance hot topics, such as risk assessments, quality assurance testing, fair lending oversight, and any other compliance topics as requested. Advises the Board of Directors, Senior Management and Bank personnel of emerging compliance issues and consults and guides the Bank in the establishment of controls to mitigate risks. Reports directly to the CEO and a member of the Bank's Executive Committee. Work more than 40 hours per week.

9/2006-11/2012 ***Senior Vice President and General Auditor***

Managed and directed the Internal Audit Division, which was comprised of twenty-one Credit, Information Technology, Trust, Branch, Compliance, and Financial Auditors. Developed and prepared the annual audit plan based on a risk assessment methodology. Reviewed and approved the scope of audit work, nature and extent of audit work to be performed, and the evaluation criteria applied in audits. Responsible for preparing and presenting quarterly audit activity reports to the Board Audit Committee. Attended audit exit meetings, senior management committee meetings, and board committee meetings. Developed in-house training sessions, attends audit conferences, and participated in the Chief Audit Executive roundtable meetings. Served as a liaison to external auditors, regulatory examiners, and consultants. Worked more than 40 hours per week.

6/2015 – 09/2017 **BancWest Corporation – San Francisco, CA**
Vice President and Chief Compliance Officer

Managed, directed, and oversaw regulatory compliance for a retail bank holding company, BancWest Corporation (BancWest). BancWest owned two United States banking corporations: Bank of the West (BOW), which was a California-chartered, non-member banking corporation, and First Hawaiian Bank (FHB), which was a Hawaii-chartered, non-member banking corporation. Duties included developing, initiating, maintaining, and revising holding company policies and procedures for the general operation of the Compliance Program and its related activities. In addition, as Chief Compliance Officer, responded to alleged violations of rules, regulations, policies, and procedures and developed/implemented corrective action plans for resolution of problematic issues. Monitored and reported the performance of the Compliance Program and its related activities to the BancWest Executive Management Committee and BancWest Audit Committee on a quarterly basis. Participated in Federal Reserve Bank meetings and examinations on behalf of BancWest.

6/2015 – 09/2017 **BNP Paribas (BNPP) Intermediate Holding Company (IHC) USA – New York, NY**
Co-Chief Compliance Officer

Assisted BNPP in the creation of an Intermediate Holding Company (IHC), BNPP USA that was required by regulation to place all its controlled US subsidiaries under a US holding Company. Served as the Co-Chief Compliance Officer of the IHC and primary responsibilities were to lead and oversee the compliance program across multiple jurisdictions, ensuring alignment with US and global regulations, industry standards, and internal policies. Established relationships with various regulatory agencies, industry associations, and legal counsel on compliance-related matters and to stay abreast of regulatory changes and best practices. Developed compliance tracking and reporting for each legal entities' senior management and board of directors.

9/1998-9/2006 **Federal Deposit Insurance Corporation-San Francisco, CA**
Commissioned Bank Examiner CG-12

Supervised, participated, and planned financial institution examinations that ranged in size from \$10 million to \$50 billion in assets to determine the existence of unsafe and unsound practices, compliance with laws and regulations, the adequacy of internal controls/procedures, and the general character of management. Assessed loan and investment quality, reviewed financial positions and capital adequacy, analyzed liquidity positions, and evaluated interest rate risk exposures. Prepared Safety and Soundness, Bank Secrecy Act Visitation, and Information Technology Reports, summarizing findings, recommendations, and any required corrective actions. Met with bank officials, including the board of directors, to discuss examination findings, corrective action plans, and overall risk exposures. Collaborated with other regulatory agencies, such as the Federal Reserve and California and Hawaii State Department of Financial Institutions. Performed investigations of financial organizations applying for deposit insurance, which included reviewing the application, pro-forma financial statements, source of capital contribution, business plans as well as interviewing and assessing proposed executive management teams and board of directors.

1/1996-9/1998 **San Francisco City and County Business Tax Department, San Francisco, CA**
Business Tax Auditor

Performed audits of sole proprietorships, partnerships, and corporations to determine compliance with SF Business/Payroll Tax Ordinances. Reviewed and assessed original books of entries, financial statements, Federal/State Tax Returns, and SF Tax Filings to determine if proper tax payments were submitted. Prepared audit reports and workpapers to support and document tax calculations. Developed and drafted the first procedure manual for the department.

2/1995-1/1996 **Department of Financial Institutions, San Francisco, CA**
Bank Examiner

Assisted on examinations of financial institutions to determine the existence of unsafe and unsound practices, compliance with laws and regulations, the adequacy of internal controls/procedures and the general character of management. Analyzed and classified assets, assessed liquidity/earnings/capital positions, and reviewed interest rate risk exposures. Met with bank officials, including the board of directors, to discuss examination findings, corrective programs, and commitments for correction of deficiencies. Worked and collaborated with other regulatory agencies, such as the Federal Reserve and the Federal Deposit Insurance Corporation.

10/1992-2/1995 **Golden Gate Bridge District, San Francisco, CA**
Accounting Assistant

Prepared and maintained toll revenue reports and records. Responsible for calculating and investigating daily overages/shortages for toll collectors. Prepared month-end revenue reports for distribution to various City, County, and State Departments. Attended Board meetings and presented monthly revenue reports.

7/1985-2/1992 **Safeway Stores Inc., San Francisco, CA**
Head Office Clerk/Customer Service/Front-End Manager

Performed audits and balanced cash registers. Calculated daily overages/shortages. Prepared weekly payroll reports, department budgets, and sales forecasts. Prepared and verified cash and check bank deposits. Served as customer service manager, which included managing and monitoring cashiers and bag clerks.

Board Memberships

First Hawaiian Bank Foundation - January 2015 to current

The Foundation's primary focus is to enrich education opportunities for our youth, improving the lives of others, building healthier communities, and invigorating our diverse cultural life.

Hawaiian Humane Society - July 2018 to current

Mission is to promote the human animal bond and the humane treatment of all animals.