

August 6 ,2019

Linda B. Charity

2605 Cotuit Lane

Tallahassee, FL 32309

Dear Members of the Financial Services Commission:

I am delighted to offer my application to you for the position of Commissioner of the Florida Office of Financial Regulation. I have a 33+ year highly successful career in financial institution regulation at the Florida Office of Financial Regulation. I twice served as interim Commissioner of the OFR.

I am a highly experienced professional with an extensive and progressively responsible career in financial institution regulation, including regulation of commercial banks, credit unions, foreign banks and non-deposit trust companies. In addition, I have outstanding experience working in the private sector supporting financial entities that support Florida business, economic development opportunities and job creation. I have maintained extremely effective relationships with state and federal financial institution regulators, industry trade associations and industry partners. I am a successful leader with exceptional communication, leadership and visionary skills. I am a dynamic, forward thinking professional and was appointed twice by two separate administrations as Interim Commissioner of the Office of Financial Regulation. I believe in open an open-door policy and support a collaborative, inclusive management style. I have the utmost professional and ethical standards and believe I can add outstanding strength and leadership to the Office of Financial Regulation and the citizens of Florida.

I would be pleased to discuss my qualifications and vision concerning the Office of Financial Regulation.

Sincerely,

s/ Linda B. Charity

# Linda B. Charity

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Seeking a rewarding, high level opportunity to support the Florida financial industry by consulting with or regulating the financial services industries.

A highly experienced professional with an extensive and progressively responsible 33-year career in financial institution regulation, including regulation of commercial banks, credit unions, foreign banks and non-deposit trust companies. Outstanding experience working in the private sector supporting financial entities that support Florida business, economic development opportunities and job creation. Extremely effective relationships with state and federal financial institution regulators, industry trade associations and industry partners. Successful leader with exceptional communication and analytical skills. Dynamic, forward thinking professional. Appointed twice by Florida's Governor and Cabinet as Interim Commissioner of the Office of Financial Regulation.

## Experience

### Jones Walker, LLP, Tallahassee

2015 – 2019 – Financial Institutions Policy Advisor

Financial institutions policy advisor in the Banking and Financial Institutions Practice Group. Supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to/from Florida. Supported licensing and regulatory activities for clients involving Office of Financial Regulation and federal banking agencies. Advised bank Boards of Directors and executive management on regulatory policy, and supported activities of new entrants into the Florida financial arena.

### Akerman, LLP, Tallahassee

2013 – 2015 – Financial Institutions Policy Advisor

Financial institutions policy advisor in the Government Affairs & Public Policy Practice Group. Successfully lobbied the Florida Legislature and Executive Branch on behalf of state and international banking entities, as well as supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to/from Florida. Supported licensing and regulatory activities for clients involving Office of Financial Regulation, Department of Business and Professional Regulation and Department of Revenue. Advised bank Boards of Directors and executive management on regulatory policy, acted as expert witness regarding confidentiality of bank records and supported activities of new entrants into the Florida financial arena.

### State of Florida, Office of Financial Regulation, Tallahassee

2009, 2012 – Interim Commissioner

2003 - 2013 – Director, Division of Financial Institutions

1979 - 2003 – Regulatory and non-regulatory positions, Division of Financial Institutions

Policy-maker and leader of a team of professionals dedicated to ensuring the safe, sound and successful operations of Florida state chartered banks, credit unions, foreign banks and trust companies. Oversaw all aspects of financial institution regulation including examination, enforcement, licensing, legal support, technology, budget, research, planning, training, staffing, consumer issues and legislative and rule-making activities.

Twice served as Interim Commissioner, responsible for managing all aspects of the Office of Financial Regulation. Responsibilities include directing the licensing, examination and enforcement activities for financial institutions, securities brokers, dealers and associated persons, mortgage lenders, small loan companies and money services businesses. Also, responsible for agency legal services, investigative activities, administrative support functions and legislative and cabinet affairs.

Developed and maintained strong and effective working relationships with state and federal regulatory and industry participants, including the Federal Deposit Insurance Corporation, Federal Reserve Board, Office of the Comptroller of Currency, National Credit Union Administration, Financial Crimes Enforcement Network, Office of Foreign Assets Control, Conference of State Bank Supervisors and the National Association of State Credit Union Supervisors.

## Affiliations

Board of Directors, National Association of State Credit Union Supervisors Board of Directors (2012 – 2013)

Representative, FinCEN Bank Secrecy Act Advisory Group (2012-2013)

Member of the Conference of State Bank Supervisors International Bank Committee, Curriculum Committee, Automation Committee and Performance Standards Committee

## Education

Florida State University, Tallahassee – December 1986

Masters of Business Administration - Finance

University of Florida, Gainesville – August 1979

Bachelors of Science in Business Administration - Finance

Florida Bankers Association, Florida School of Banking – 1985-1987

## References

J. Thomas Cardwell, Esq. - Attorney and Former OFR Commissioner

John Ryan - President and CEO, Conference of State Bank Supervisors

Alejandro "Alex" Sanchez - President and CEO, Florida Bankers Association