
Christopher Burns
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College of Business
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Academic Background

Academic Degrees

J.D. University of North Texas Dallas College of Law, 2020.

B.A. University of Texas at Dallas, Economics and Finance, 2006.

Professional Certifications

CFP, 2008

Work Experience

Work Experience

Managing Member, Burns Law, PLLC (May, 2023 - Present), Cumby, Texas. Owner of law firm specializing in financial services and regulatory compliance.

Head of Compliance and BSA Officer, American First Finance (July, 2022 - Present), Dallas, Texas. • Develop, implement, and manage all aspects of Company's Compliance Management System, including Fair Lending, Complaint Management, Compliance Testing and Monitoring, Issue Management, Compliance Training, and BSA to ensure compliance with all applicable regulatory requirements of a nonbank Fintech.

- Review and enhance workflows of oversight processes including change management, project management, and issues management to support growth objectives while maintaining sustainable and effective controls to mitigate compliance risk within an acceptable risk tolerance.
- Ensure regulatory changes are addressed timely through regulatory change management, risk assessment, and training processes serving as the lead to advance all related action items to completion.
- Create and oversee a fair lending program to include quarterly analysis of lending data as directed by applicable guidance and examination procedures with reporting to provide roadmaps to successful completion of action items to further mitigate associated risks.
- Determine and present Compliance reporting with key risk indicators and key performance indicators to all levels of the organization, including in quarterly Compliance Committee meetings and other Risk and Operational oversight committees.
- Develop annual plans related to each area of the Compliance Management System to include strategies, budgets, and program initiatives.
- Manage Compliance team of 15+ to provide support and training to ensure the success of the compliance professionals and CMS.

Of Counsel, Franklin Scott Conway LLP (October, 2021 - December, 2022), Dallas, Texas. Contract Attorney for litigation firm.

Interim Chief Compliance Officer, Independent Financial (October, 2020 - July, 2022), McKinney, Texas. • Directed the identification, formal documentation, identification of ownership, and continued updating and maintenance of legal and regulatory requirements applicable to the bank's business operations and key business initiatives such as new product/service development or new systems/business processes.

- Oversaw the Fair and Responsible Banking program development and execution including data management, RiskExec development and implementation, quarterly/annual lending analysis through RiskExec, and the independent validation of the modules of RiskExec.
- Served as Chair of the Fair and Responsible Banking Committee to communicate and report on the status of the Fair and Responsible Banking program up to and including the Board of Directors.
- Reported on the results and conclusions for testing performed in concise management reports both written and oral

providing heightened awareness around significant risks with proactive identification, escalation, and remediation of control weaknesses or gaps.

- Utilized the analysis and summarization of risk assessment findings to effectively drive monitoring and testing activities, training needs assessments, and other sustainable risk management processes.
- Directed the Bank's BSA Officer and Privacy Officer in maintaining the Bank's BSA/AML and Privacy Compliance Program in coordination with other stakeholders including Senior Management, Security Officer, Legal, and the Information Security Officer.
- Primary responsibility for Wealth Management compliance oversight.
- Reviewed policies and procedures and associated operational and compliance risk management programs to ensure consistency with current applicable banking and securities rules, regulations, and laws identifying and providing process improvement opportunities and future-state control advisory services.
- Provided examination support and response to information requests through memorandums, interviews, and questionnaires to present the compliance risk management program and achieve satisfactory reports from those examinations.
- Participated in special Bank projects and direct continued development and on-going enhancements of the Compliance Risk Program and its personnel and all compliance-related procedures.
- Managed team of 40+ to provide support and training to ensure the success of the compliance professionals and CMS

Vice President, Compliance Risk Management Officer, LegacyTexas (March, 2017 - June, 2020), Plano, Texas.

- Created and implemented a risk-based compliance monitoring and compliance risk assessment program including deposit, lending, and general compliance as well as fair lending, fraud, security, privacy, BSA, CRA, and operational risk.
- Utilized a governance, risk, and compliance (GRC) system to integrate the risk and control self-assessments of business units, including mortgage, loan administration, and loan servicing, with the oversight controls of the compliance management program.
- Assisted with the development and implementation of RiskExec to replace existing HMDA, CRA, and Fair Lending software.
- Enhanced the Bank's vendor management risk assessment program to include oversight of consumer protection regulations.
- Managed the Bank's privacy program including incident response for data compromise, consumer privacy, and vendor privacy oversight.
- Provided compliance support and adhoc training to regional management and their respective branches totaling 43 locations in the DFW area.
- Conducted onsite visits to ensure operational efficiency, employee satisfaction, client satisfaction, adequate training, overall compliance with all applicable laws, rules, regulations, and guidance.
- Provided compliance support to expand the digital and multi-channel delivery of consumer and business products to the target markets of the Bank including an enhanced online account opening software, online client-intake software, and upgrade to the Bank's Treasury Management platform.

Consultant, Treliant Risk Advisors (November, 2016 - March, 2017), Washington, DC, Texas. • Provided compliance risk management support for 13 simultaneous mortgage servicing projects for a CFPB regulated client through risk assessment, risk and control monitoring, and reporting systems including Archer and MetricStream.

- Conducted interviews and observations to quickly and thoroughly learn business strategy and processes to provide sound solutions in mitigating compliance risk to an acceptable level based on the tolerances and desires of the specific institution.
- Provided prompt and accurate regulatory compliance advisory to business units, executives, and project team members at multiple locations across the United States through in person and video conferences.
- Developed solutions to risk management problems considering business strategy, delivery channels, product suite, budget constraints, staffing including experience of compliance professionals, and effectiveness of existing risk management controls.
- Maintained a working knowledge of sales, operational, and risk management of all potential areas of a bank through continued research of laws, rules, regulations, and guidance—including lending related regulations such as HMDA, CRA, and TRID—to easily transition to unique needs of an institution.
- Assisted with issue management for a large financial institution including root cause analysis, impact analysis,

remediation planning and execution, and UAT/testing throughout the life cycle of issues

Compliance Manager, Santander Consumer USA (February, 2016 - September, 2016), Dallas, Texas. • Implemented and managed a compliance testing plan for the auto finance division of a global financial institution covering all applicable state and federal regulations.

- Gained extensive knowledge in all aspects of auto finance lending including add on products, rate spread processes, and default processes such as workouts and repossession as governed by state and federal regulation.
- Oversaw team of testing analysts to successfully complete annual testing plans and achieve annual performance goals of personnel.
- Utilized databases and governance, risk, and compliance systems such as RSA Archer to integrate and automate data collection, plan implementation, and reporting aspects of day-to-day workflows.
- Conducted status meetings with business units and senior management to provide updates on testing plan.
- Provided reporting, including findings and recommendations, to business unit and senior management

Vice President, Compliance Officer, Texas Capital Bank (September, 2012 - February, 2016), Dallas, Texas. • Develop framework for specific programs within the Corporate Compliance Department Risk Management Program for institution with \$19 Billion in assets and aggressive growth objectives.

- Monitor implementation of Bank policies and procedures for Deposit, Lending, Private Wealth, Trust, Investment, Insurance, Complaint Management, and Marketing based on applicable regulations—including CRA, TISA, EFTA, E-sign, UDAP/UDAAP, HMDA, TILA, MLA, SCRA, Consumer Leasing Act, National Flood Insurance Program, Fair Lending, ECOA, FDCPA, FCRA, Privacy, FACTA, CAN SPAM, TCPA, and BSA/CIP/OFAC & AML.
- Build strong internal relationships and collaborate with Executive Management and business units providing compliance risk analysis, solutions, and reporting based on managing the results of testing examinations and corrective actions.
- Provided compliance support to five market areas in Texas and multiple offices in those regions.
- Manage and administer the Compliance Department's risk assessment program including project risk management, vendor risk management, and other major initiatives as determined by the enterprise risk governance program.
- Implement various oversight committees to monitor and control risk while providing support to meet the growth objectives of the Bank.
- Provide reporting through presentations to senior management and the Board of Directors to include business intelligence and data analytics for past, present, and future states of the risk management programs.
- Assist with exam management including logistical planning, information gathering, ongoing exam support, and responses, when applicable.

Banking Officer, Third Coast Bank SSB (September, 2011 - September, 2012), Dallas, Texas. • Developed retail banking framework for the new Dallas market of \$250,000,000 asset-sized bank to encompass all bank objectives including sales management, operational efficiency throughout multiple markets, and expanding geography and demographical data considerations in risk management, credit policy, and product development.

- Assisted with commercial underwriting, credit write ups, and board presentations to grow the commercial lending business in de novo offices.
- Led the Treasury Management sales and operational support program for new market including setup, underwriting, monitoring, and training.
- Developed automated and manual systems for client relationship management to streamline day-to-day activities and reporting of those activities.
- Created sales management metrics for reporting locally and to executive management considering process limitations and budget constraints in short term growth objectives.
- Participated in long term planning and project management considering products, services, systems, technology, and other aspects necessary infrastructure.
- Assisted the Chief Lending Officer with updates to Credit Policy considering changes in practices related to financial analysis, board approvals, and underwriting criteria.
- Assisted the Chief Compliance Officer with the build out of regulatory compliance related deposit, lending, complaint management, vendor management, and marketing programs encompassing all applicable laws, regulations, and guidance and considering important automation objections.
- Monitored loan closing process to ensure timely execution of transactions and all lending compliance objectives were met.

Branch Retail Executive, BBVA Compass (November, 2009 - September, 2011), Dallas, Texas. • Managed to 120% of

sales goals through automated and manual frequent reporting of the team's sales scorecard activities including contacts, discussions, referrals, applications, actions, sales, cross-sales, and satisfaction metrics.

- Utilized Client Relationship Management systems to meet relationship-based sales goals individually and as a team including retail consumer and business deposits, lending, investments, and other auxiliary products and services.
- Provide holistic sales and service solutions with a focus on consumers and small businesses.
- Managed to 100% client satisfaction through client surveys and data analytics coaching.
- Successfully managed client acquisition and retention to increase profits on the branch's Profit & Loss report.
- Performed first line of defense quality assurance to ensure adherence to all compliance and operational risk management objectives.
- Performed and managed deposit, lending, and investment transactions in accordance with the Bank's policies and procedures.
- Conducted and monitored the completion of annual trainings to cover all retail banking areas.

Relationship Manager, Bank of America (January, 2007 - January, 2009), Dallas, Texas.

- Manage portfolio of clients with average net worth of \$2,000,000.
- Consulted, processed, and closed residential mortgages above \$625,000 and below \$3,000,000 with interest only, ARM, and fixed term amortization types.
- Formal credit and sales training including super jumbo mortgage portfolio pricing, return on investment, and "luxury" collateral.
- Utilize comprehensive financial planning skills to bring integrated solutions to affluent clients of Bank of America.
- Consistently Exceed business development and external clients acquisition goals.
- Utilize strong internal business partnerships to meet sales goals through a combination of credit, investment, and deposit specialists.
- Assist Market Manager and Client Managers in all aspects of financial planning.
- Earned professional certification in financial planning.

Branch Manager, Compass Bank (February, 2002 - December, 2006), Dallas, Texas. • Established over 50 new retail and small business banking relationships during first 3-months.

- Reviewed small business financial statements to determine credit worthiness.
- Met sales goals with a combination of credit, investment, and deposit products.
- Assisted Branch Manager and Customer Service Manager in all aspects of the banking center.
- Earned investment and insurance sales certifications including Group 1, Series 6, Series 63.
- Managed sales and service team to 120% of production for sales goals and 100% service measured by customer satisfaction surveys and "mystery shoppers".
- Collaborated with Customer Service Manager to insure overall operational efficiency.
- Exceeded weekly sales goals for entire First Quarter 2005 due to cross selling success.
- Provided assistance in resolving all customer concerns with both sales and service.
- Reviewed new accounts and large dollar items to prevent fraudulent activity that result in losses to the bank.
- Managed sales and service team to high levels of customer service, transactional accuracy, and sales referrals.
- Provided solutions to customers with respect to both transactional and servicing issues.
- Maintained losses at an average of 25% below projected level for two consecutive years.
- Assisted Branch Manager in providing leadership and sales motivation to staff.
- Assisted customers with transactional banking needs.
- Provided solutions to customer concerns including missing deposits, and deposit errors.
- Responsible for maintaining an efficient level of cash reserves for banking center.
- Responsible for monthly operational reporting.
- Protected bank from fraudulent activity using risk assessment skills and transaction guidelines.

Intellectual Contributions

Intellectual Contributions Grid: All years

Category	BDS	AIS	TLS	Total
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Honors & Awards

Teaching

Courses Taught

Courses from the Teaching Schedule: Bank Operations, Bank Products Supplier Management, Banking and Regulations, Community Bank Credit and Loan Management, Legal Environ of Busi

Service

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