

Lee Jeffrey (Jeff) Ross
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OVERVIEW

- Battle-Hardened (29 years) and highly-awarded (USDOJ John Marshall Award and U.S. Department of the Treasury Meritorious Services Award) expert in BSA/AML/OFAC/CTF matters.
- Post-9/11, assisted FBI create and deploy first-ever interagency Terror Financing Review Group, and served as first DoJ representative.
- For the past 10+ years, dual-hatted BSA/AML/OFAC Officer at a publicly-traded, MSB-registered, Bank Holding company on cutting edge of FinTech developments.
- Offerings include ApplePayCash accounts, Uber driver support and accounts, and, most recently, Stash mobile-based broker/dealer accounts via our BaaS (Banking as a Service) platform.
- July 2017: Voted "Titan of Compliance" by peers (FinTech Futures/Paybefore Magazine).
- Featured in former Deputy National Security Adviser's Juan Zarate's book "Treasury's War."
- Expert panelist for multiple organizations: FFIEC, ABA/ABA, ACFCS, ACAMs, ACI, Mid-Atlantic and West Coast AML Fora; LA HIDTA, etc.

PROFESSIONAL EXPERIENCE

December 2011-January 2020

Senior Vice President, BSA/AML/OFAC Officer: Green Dot Bank dba Bonneville Bank, Provo, Utah/Pasadena, California and Green Dot Corporation

July 2008-Present

Senior Vice President, BSA/AML/OFAC Officer, Green Dot Corporation (GDC), Pasadena, California

- Develop and help implement anti-money laundering (AML)/terrorist

financing/OFAC internal policies and procedures for a multi-billion dollar publicly-traded reloadable prepaid debit company's prepaid debit card, GoBank and MoneyPak reload product, and help secure Board approval from Bank Holding Company and Bank Board.

- Develop and help implement Green Dot's AML Risk Assessments for its card, GoBank and MoneyPak products.
- Develop and train all Green Dot employees, including the Bank Holding Company Boards of Directors on AML/OFAC responsibilities and procedures.
- Interact with the Executive Teams, all business, marketing, IT, and customer support components of Green Dot to ensure AML is addressed and implemented across all lines of the company, and that AML risks are factored into the development of new products or product functions.
- Supervise the annual FinCEN registration filings, and file CTRs/SARs.
- Develop and help seek approval for the AML portion of the retailer onboarding practices and procedures for the sale of Green Dot products.
- Review and approve Green Dot Network (GDN) reload partners, including PayPal, to receive and load Green Dot's MoneyPak product.
- Supervise the GDN from an AML perspective, and create the multi-card program manager MoneyPak Compliance Group to share information concerning MoneyPak loading across all GDN card and partner lines, including Paypal.
- Represent Green Dot at law enforcement, regulatory, Congressional and all other conferences to present Green Dot's AML's policies and procedures.
- Interact with federal, state and local law enforcement daily.
- Serve as the AML program manager for the prepaid card program of another bank-issued card program.

June 2002-June 2008

U.S. Department of the Treasury, Office for Terrorist Financing and Financial Crime, Senior Advisor

- Received Treasury's highest award, the Meritorious Services Award, from Secretary Henry Paulson in 2008.
- Advise and assist Treasury Department policy-making officials on all law enforcement, regulatory and international matters relating to money laundering, terrorist financing, economic sanctions enforcement and other financial crimes.
- Provide policy guidance to the Office of Financial Assets Control (OFAC), Financial Crimes Enforcement Network (FinCEN), the Treasury Executive

Office of Asset Forfeiture (TEOAF), and work with the Internal Revenue Service concerning Bank Secrecy and Privacy Acts regulatory and enforcement functions.

- Help develop all Bank Secrecy and Patriot Act regulatory requirements, including customer identification procedures, Suspicious Activities Report filings guidance, correspondent and shell bank requirements, foreign primary money laundering jurisdiction designations and implementation, and money service business-related regulations.
- Represent the Department at numerous interagency policy coordination meetings chaired by the National Security Council.
- Helped coordinate efforts, including IRS-CI agents, searching globally for Saddam Hussein's assets.
- Testify before the Congress and prepare Congressional testimony and speeches.

September 2001-May 2002

United States Department of Justice, Criminal Division, Special Assignment

- Helped create, deploy and then served as DOJ representative to, the first-ever FBI multi-agency terrorist financing task force created post-9/11 attacks.
- Served as liaison between law enforcement and the intelligence community for terrorist financing intelligence sent to the FBI Task Force.
- DOJ's representative on the Treasury Department's multi-agency terrorist financing task force, "Operation Green Quest," at its creation in October 2001.

October 1995-September 2001

U.S. Department of Justice, Criminal Division, Special Assistant to the Office of the Assistant Attorney General,

- Received the Department of Justice's highest litigation award, the John Marshall Award, from Attorney General Janet Reno in 2000, for multi-district coordination efforts involving "Operation Casablanca," the largest drug money laundering undercover operation in U.S. history.
- Created, developed and helped implement domestic and international anti-money laundering policies.

October 1991-October 1995

U.S. Department of Justice, Criminal Division, Money Laundering Section, Acting Chief/Deputy Chief

- Deputy Chief and Acting Chief (February-October 1995) of a 14 attorney Office.

April 1983-September 1991

U.S. Department of Justice, Criminal Division Office of Enforcement Operations,

- Managed and evaluated the 31-person Information and Legal Support Services Branch engaged in a variety of legal activities, including providing guidance on the Right to Financial Privacy Act.

September 1975-April 1983

United States Department of Agriculture, Office of the General Counsel, Washington, D.C., Staff Attorney

- Staff attorney specializing in general law matters with Department-wide impact.

Education

Law School-University of Georgia, Athens, Georgia, J.D., 1975. Georgia Journal of International and Comparative Law, 1973-1975 Editorial Board, 1974-1975 Notes Editor.

Undergraduate- Vanderbilt University, Nashville, Tenn., B.A. 1972, cum laude, Sigma Chi Fraternity.