



Riley Mitchell

Vice President, Consumer and Community Banking Regulatory Affairs

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SUMMARY

Regulatory affairs and **public policy** leader with 11 years across **consumer banking, financial services** advocacy, federal regulatory engagement, and executive policy support. Builds durable relationships with **U.S. regulators**, policymakers, trade associations, senior executives, and business leaders. Translates legislative and regulatory developments into practical strategy, clear decisions, and timely action. Develops advocacy plans, coordinates enterprise policy positions, leads cross functional initiatives, and prepares concise executive briefings for high stakes matters. Direct experience includes consumer finance policy, regulatory comment processes, industry coalitions, government affairs programs, and retail financial services. Brings independent judgment, disciplined project management, analytical problem solving, and clear communication to collaborative policy work. Helps leaders connect regulatory priorities with sound business decisions and credible external engagement.

EXPERIENCE

Senior Director, Regulatory Affairs

Harbor Ridge Bancorp 📅 July 2023 - Present 📍 Arlington, VA

Directs **consumer banking regulatory affairs** across a multi state retail bank, connecting federal developments with product, compliance, risk, legal, and business priorities. Leads senior stakeholder preparation and mentors policy managers.

- Connected federal developments with product and risk priorities across a multi state retail bank.
- Built regulator meeting plans with executive briefs, decision points, and consistent policy messages.
- Led proposed rule response teams through legal review, impact assessment, and executive approval.
- Converted agency actions, speeches, and **legislative developments** into management action items.
- Prepared **memoranda** and **presentations** framing exposure, strategic choices, stakeholder views, and engagement paths.
- Mentored policy managers on preparation, writing quality, project discipline, and meeting follow through.

Director, Government and Regulatory Affairs

Civic National Financial 📅 April 2020 - June 2023 📍 Washington, DC

Managed federal policy priorities for consumer and small business banking, aligning advocacy strategy, coalition positions, executive preparation, and cross functional delivery across distributed partners.

- Developed **advocacy strategies** for agency, congressional, and industry engagement on banking priorities.
- Reconciled coalition positions with business objectives through trade association working groups.
- Produced approved **policy positions** by coordinating legal, compliance, risk, operations, and product leaders.
- Prepared executive briefing books covering legislative context, regulatory history, and business implications.
- Directed advocacy workstreams with milestones, owners, review gates, and external deadlines.
- Translated proposed consumer finance measures into operational considerations and strategic questions for leaders.

Senior Policy Manager

American Consumer Finance Council 📅 January 2018 - March 2020 📍 Washington, DC

STRENGTHS

- ♥️ **Regulatory translation**
Turned agency actions and legislative changes into clear choices for senior leaders. Colleagues valued those brief, practical explanations.
- 👥 **Stakeholder alignment**
Brought legal, compliance, risk, product, and business voices into one policy position. Difficult meetings became more productive.
- 📁 **Executive preparation**
Prepared leaders for regulator and policymaker meetings with focused briefs, talking points, and decision points that built confidence.
- 🤝 **Coalition leadership**
Reconciled member priorities with shared positions in trade association forums. Peers often sought help with sensitive differences.
- ☰ **Policy delivery**
Used milestones, owners, and review gates to move complex initiatives forward. Teams gained steadier follow through and clearer accountability.

SKILLS

Regulatory affairs Public policy

Consumer banking

Community banking

Government affairs

U.S. financial regulation

Legislative process

Regulatory process

Advocacy strategy

Trade associations

Policymaker engagement

Regulator relations

Executive briefings

Policy memoranda

Project management

LANGUAGES

English Native

Spanish Beginner

MY CAREER



● Senior Director, Regulatory Affairs at Harbor Ridge Bancorp (3.2 Years)

● Director, Government and Regulatory Affairs at Civic National Financial (3.2 Years)

● Senior Policy Manager at American Consumer Finance Council (2.2 Years)

● Policy Analyst at Federal Financial Policy Office (2.5 Years)

Advanced member priorities on consumer **financial services** regulation through research, coalition coordination, regulator outreach, comment materials, and executive communication for association leadership.

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- Created issue forums connecting agency staff with member **government affairs** teams.
- Drafted memoranda and presentations that turned complex proposals into clear executive options.
- Coordinated rulemaking responses with technical input, decision records, and tracked deadlines.
- Mapped stakeholder interests and prepared **talking points** for high impact advocacy campaigns.
- Presented regulatory updates and escalated legal, operational, and executive issues for review.

Policy Analyst

Federal Financial Policy Office 📅 June 2015 - December 2017 📍 Washington, DC

Analyzed consumer **financial services policy** for senior government officials, producing research, briefing materials, stakeholder records, and coordinated deliverables supporting federal policy decisions.

- Analyzed consumer finance proposals and produced briefing materials for senior officials.
- Reviewed comments, industry data, statutory authorities, and stakeholder submissions for implementation concerns.
- Prepared memoranda explaining regulatory topics, policy options, and stakeholder perspectives.
- Supported meetings with institutions, consumer groups, **trade associations**, and government offices.
- Coordinated policy schedules among economists, attorneys, analysts, and program staff.
- Built expertise in federal rulemaking, consultation, legislation, and policy implementation.

PROJECTS

Consumer Finance Rulemaking Response Program 📅 2023

Built a coordinated response model for proposed consumer banking rules, linking legal analysis, operational impact review, executive decisions, and timely external communications.

Federal Banking Advocacy Coalition 📅 2022

Aligned member institutions around shared financial services priorities, creating practical briefing materials, stakeholder maps, and disciplined outreach for policy discussions.

Consumer Policy Executive Briefing Series 📅 2019

Created concise executive briefings that made complex regulatory proposals easier to discuss, compare, and connect with business implications.

LEADERSHIP & AWARDS

- Financial Services Policy Leadership Recognition, Civic National Financial, 2022
- Executive recognition for consumer finance regulatory strategy and cross functional policy coordination, 2023
- Leadership acknowledgment for mentoring policy managers and strengthening external meeting preparation, 2024

EDUCATION

Master of Public Policy

Georgetown University 🎓 GPA: 0 📅 2015 📍 Washington, DC

Coursework: Financial regulation, policy analysis, public management, legislative process

Bachelor of Arts in Political Science

University of Richmond 🎓 GPA: 0 📅 2013 📍 Richmond, VA

Coursework: Government institutions, public policy, political analysis, American government

CERTIFICATIONS

- Certified Regulatory and Compliance Professional 📅 2022

- Public Policy Analysis Certificate, Georgetown University Continuing Education 📅 2018

TECHNICAL SKILLS

- **Regulatory Policy:** Consumer finance regulation, Rulemaking, Regulatory comment processes
- **Government Affairs:** Federal policy, Congressional engagement, Agency engagement
- **Advocacy:** Advocacy strategy, Coalition building, Public forums
- **Executive Communications:** Briefing books, Policy memoranda, Talking points
- **Financial Services:** Consumer banking, Community banking, Small business banking
- **Stakeholder Relations:** Regulator relations, Trade associations, Industry groups
- **Policy Analysis:** Legislative analysis, Regulatory analysis, Impact assessment
- **Project Management:** Milestones, Review gates, Cross functional teams
- **Written Communications:** Regulatory summaries, Executive presentations, External responses
- **Governance:** Policy positions, Decision records, Executive approvals

PROFESSIONAL AFFILIATIONS

- Financial Regulation Mentoring Circle, Volunteer Mentor, 2024 - Present
- Public Policy Alumni Network, Career Panelist, 2021 - Present
- Financial services policy working groups, active contributor through association and industry forums

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST