



Babette Reynolds

Independent Director · Risk and Compliance Committee · Board Advisor

babette.reynolds@reynolds-advisory.com · [linkedin.com/in/babette-reynolds](https://www.linkedin.com/in/babette-reynolds) · Asheville, North Carolina

Babette Reynolds is a licensed attorney, former Chief Compliance Officer and former U.S. Army Intelligence Officer with more than 25 years of compliance, financial crimes and risk leadership at Bank of America, Citi, Wells Fargo, Truist, MUFG and Wise, a high-growth cross-border payments fintech. She brings boards a clear understanding of what regulators expect: she has led remediation of OCC and FRB consent orders, MRAs and MOUs at Bank of America, Citi and MUFG, and of state consent orders at Wise, managed relationships with the OCC, FRB, FDIC, CFPB and state regulators, and built compliance programs designed for compliant growth. She serves on the advisory boards of four fintech and regtech companies and is available for independent and non-executive director roles, risk and compliance committee seats and advisory boards at banks, fintechs, payments, capital markets and blockchain companies in the U.S., Canada, the UK and Europe.

What she brings to the board

- **Regulatory oversight:** direct experience with examinations, enforcement actions and regulator relationships across federal and state agencies
- **Remediation leadership:** has led remediation of OCC and FRB consent orders, MRAs and MOUs at Bank of America, Citi and MUFG, and of multi-state and single-state consent orders at Wise, with evidence that holds up to validation
- **Risk and compliance committee governance:** committee infrastructure, risk appetite, metrics and reporting that give directors a clear view of compliance risk
- **Program design for compliant growth:** has redesigned compliance programs to meet the standards of a top-10 U.S. bank and to scale with a fast-growing fintech
- **Technology and AI:** built AI-driven compliance monitoring and testing and led regtech adoption to automate controls
- **Bank-fintech partnerships and charters:** partnership governance, third-party risk management and compliance readiness for a national trust bank charter application
- **Legal judgment and discipline:** attorney admitted in North Carolina and former U.S. Army Military Intelligence Officer

Advisory board roles

Organization	Role
Performline	Advisory Board Member
McCarthy Hatch	Advisory Board Member
Lemonade Payments	Advisory Board Member
Lendview	CEO Mentor
RevTech Labs Fintech Accelerator	Mentor and Advisory Board Member

Her advisory board work spans cross-border payments, loan servicing, marketing compliance and consumer protection companies, guiding compliance readiness, bank partnerships and growth strategy.

Nonprofit board service

- Founder and Board President, The Path Forward Foundation
- Past Board President, International House
- Board Member, The Light Factory

Career highlights

Organization	Role	Highlight
Reynolds Advisory	Founder and Principal	Compliance consulting, interim CCO leadership and board advisory for banks and fintechs
Wise, a high-growth cross-border payments fintech	Chief Compliance Officer, U.S. and Canada	Remediated multi-state and single-state consent orders, built AI-driven monitoring and testing, and redesigned the program to enable compliant growth; led compliance readiness for a proposed national trust bank
Bank of America	Managing Director	Led global financial crimes program remediation tied to an OCC consent order and FRB findings
Truist	Head of Enterprise Compliance Program Office	Redesigned the compliance program from regional bank standards to a program fit for a top-10 U.S. bank after the BB&T and SunTrust merger
MUFG Union Bank	Managing Director	Led remediation of enterprise regulatory findings with the OCC and FRB and built the U.S. in-business risk and control framework office
Wells Fargo	Director	Led compliance regulatory change, policy and new product approval programs to address regulatory findings
Citi	Head of Global Third-Party Management Governance and other roles	Managed OCC and FRB exams and remediation, oversaw global third-party risk governance and built compliance programs for retail banking and digital payments
Bank of America	Senior Vice President	Resolved OCC and FRB consent orders and findings across global compliance and operational risk programs
Helms Mulliss & Wicker (now McGuireWoods)	Attorney, Syndicated Finance	Practiced syndicated finance law in Charlotte, North Carolina
U.S. Army	Military Intelligence Officer (Captain)	Six years of active duty as a tactical intelligence officer in Germany, including acting commander of a 240-person intelligence company, and as a strategic intelligence officer and alert center briefer for the Joint Chiefs of Staff at the Pentagon

Education and credentials

- J.D. with Honors, University of North Carolina School of Law; admitted to practice law in North Carolina
- M.S. Strategic Intelligence, National Intelligence University
- M.A. International Relations with Distinction, Boston University (Heidelberg, Germany)
- B.A. Russian Language and Literature, cum laude, Duke University
- U.S. Army Military Intelligence Officer (Captain); tactical intelligence officer in Germany; strategic intelligence officer and Joint Chiefs of Staff alert center briefer at the Pentagon; Defense Meritorious Service Medal
- Industry speaker at conferences including American Bankers Association Digital Banking, Money 20/20 and Fintech Generations
- Member, American Bankers Association and North Carolina Bar Association