

Professional Biography

Veneshia Ferdinand, CRCM is a regulatory compliance professional with over 24 years of experience in banking and financial services, with a strong focus on consumer credit reporting, federal consumer protection laws, and operational compliance under the Fair Credit Reporting Act (FCRA). She has extensive hands-on experience implementing FCRA requirements across lending, dispute resolution, adverse action notices, and data accuracy controls, and has overseen compliance with evolving credit reporting obligations, including recent reforms related to medical debt reporting.

Ms. Ferdinand currently serves as Assistant Vice President and Director of Compliance Policy at Simmons Bank, where she leads enterprise-wide compliance and regulatory change management, and routinely engages with federal regulators, including the Consumer Financial Protection Bureau, and Federal Reserve during consumer compliance examinations. She has advised executive leadership and boards on credit reporting risk, consumer dispute processes, furnishers' obligations, and the intersection of FCRA with fair lending and Unfair, Deceptive, or Abusive Acts or Practices standards.

Current Role: Simmons Bank

A subsidiary of Simmons First National Corporation, headquartered in Pine Bluff, Arkansas with over 220 branches throughout the Mid-South in Arkansas, Kansas, Missouri, Oklahoma, Tennessee, and Texas.

Assistant Vice President – Director of Compliance Policy

August 2018 – Present

Lead second-line compliance oversight for a multi-state regional bank, with responsibility for compliance risk, regulatory change management, and enterprise compliance governance.

Direct oversight of the Compliance Policy function, ensuring an effective and sustainable Compliance Management System (CMS) aligned with federal supervisory expectations.

Responsibilities include advising executive management and board-level committees on regulatory developments, supervisory expectations, and consumer compliance risk.

Prior Experience: Citizens Bank of Ada (Oklahoma)

A community bank with 50+ years of operations in Oklahoma

Vice President – Risk & Compliance

April 2002 – August 2018

Oversight of enterprise compliance, consumer protection implementation, Community Reinvestment Act (CRA) compliance, and regulatory risk management. She served in roles including Compliance and Compliance and Bank Secrecy Act (BSA) Officer, and holding statutory responsibility for privacy, and CRA functions.

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Regulatory implementation experience includes:

- Implementation of the Fair and Accurate Credit Transactions Act, which amended the Fair Credit Reporting Act
 - Implementation of FinCEN's Customer Identification, Customer Due Diligence, and Beneficial Ownership requirements
 - Implementation of Truth in Lending Act and Real Estate Settlement Procedures Act (TILA-RESPA) mortgage disclosure reforms
 - Enhancement of fair lending and Community Reinvestment Act (CRA) oversight frameworks
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Early Career Experience

Held leadership roles in international banking, financial services, and auditing, including Branch Manager, Assistant Branch Manager, and Audit Assistant positions, providing a strong foundation in financial operations, risk, and governance.

Credentials and Professional Affiliations

- Certified Regulatory Compliance Manager (CRCM) – American Bankers Association
 - Certified Community Bank Compliance Officer (CCBCO) – Independent Community Bankers of America
 - Member - American Bankers Association regulatory working groups and Mortgage Markets Committee
 - Former Board Member - Oklahoma Bankers Association Compliance School
 - Regulatory Compliance Contributor - Bankers Online
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Education

Post-Graduate Diploma in Business Finance

Symbiosis Institute of Management Studies, Pune, India

Bachelor of Commerce

University of Pune, India

Concentration: Business Law, Taxation, Auditing
