



Laura K. Losch
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Career Summary:

A quick learning, highly motivated individual seeking placement in a school system as a certified Media Specialist upon my completion and graduation in May 2008 from the University of Georgia with a M.Ed. in School Library Media and holding a valid S-5 certificate.

Professional Experience:

White County Schools 283 Old Blairsville Road Principal: Sheila Fussell	07/2007-Present Cleveland, GA 706-865-4060
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Special Education Paraprofessional

- Assist special education students placed into the regular education classroom as their least restrictive environment per their IEPs (on average 5 students per class),
- Attend parent conferences with my assigned special educational students and giving input as to their educational development and attitude,
- Assist special education students with projects and in-class activities,
- Read tests aloud to special education students as deemed necessary,
- Give one-on-one attention to struggling students in the regular education classroom,
- Assist teachers with classroom management and lesson plans,
- Assist teachers with any other duties as deemed necessary (copying, etc.).

The Community Bank 4581 Atlanta Highway Supervisor: Princess Brown	05/2005-07/2007 Loganville, GA 770-466-4822
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Compliance/Bank Secrecy Act/Loan Review/CRA/OFAC Officer

- Develops and coordinates the bank's efforts to comply with all applicable laws and regulations,
- Oversee and chair the Compliance Committee in the implementation or revision of compliance policies and procedures,
- Review and update bank compliance policies as necessary,

- Maintains a current knowledge of applicable laws, regulations, and issues,
- Monitors legislative and regulatory developments for the bank and reports important compliance developments to management and other bank personnel,
- Stays informed of proposed regulations and changes in current regulations and their impact on the bank,
- Researches regulatory issues and responds to compliance questions from bank personnel, utilizing legal and regulatory reference manuals, consulting with bank counsel, and contacting professional organizations and associations as appropriate,
- Helps in developing, implementing, or conducting of training programs and sessions to educate bank personnel on compliance requirements, procedures, and changes in their respective areas of responsibility, develops the training schedule, and maintains training documentation,
- Monitors compliance with laws and regulations throughout the bank; develops internal controls to test compliance and prepares guidelines and checklists which can be used by personnel in daily job functions and compliance reviews,
- Reviews bank forms, notices, brochures, and advertisements for compliance with laws and regulations, coordinating with legal counsel, marketing, and other personnel as needed,
- Participates in meetings to bring the compliance perspective to the development of new products and services, and the modification of existing ones,
- Assists in preparing for audits and regulatory examinations, coordinates audit and examination efforts, provides responses to examinations and audits, and provides support to the bank's regulatory relations program,
- Review all loan reports, written by all commercial loan officers, prior to their presentation to the loan committee for any potential regulatory issues or concerns,
- Review all closed loans within six weeks of closing to ensure compliance with all pertinent banking laws, rules, and regulations,
- Presents a quarterly loan review report to the Board of Directors, detailing the bank's status with loan documentation, loan quality, and classifications,
- Presents a quarterly Allowance for Loan and Lease Losses calculation and status to the Board of Directors,
- Conducts quarterly compliance reviews pertaining to compliance with Federal Regulations such as Reg. B, Reg. Z, and HMDA
- Implements new procedures for compliance as deemed necessary to increase productivity and compliance throughout the organization,
- Presents an annual compliance report to the Board of Directors regarding my duties and responsibilities and the bank's status with compliance,
- Responsible for the overall BSA/AML program, ensuring compliance with these regulations and monitoring is adequate to properly monitor the bank's portfolio for suspicious or unusual activity,
- Monitors and ensure enhanced customer due diligence for all customers identified as being high risk under BSA regulations,

Georgia Department of Banking & Finance
3715 Harrison Road, Suite 100
Supervisor: Tracy Whitesides

07/2002-05/2005
Loganville, GA
770-554-0676

Financial Examiner

- Conducted safety and soundness examinations of state-chartered banks and credit unions,
- Managed numerous employees in operational activities associated with financial institution examinations: assigning them tasks and evaluating their performance,
- Adversely classified loans based upon financial analysis and complete comprehensive write-ups regarding the credit quality of the classified asset,
- Served as District 2's Information Technology (IT) expert, conducting comprehensive IT examinations at every bank examined, including those with in-house IT functions,
- Reviewed analysis and interpretation of State and Federal laws and its impact on state-chartered financial institutions,
- Analyzed, reviewed, and verified the accuracy of bank financial statements/external audit to determine compliance with State and Federal banking laws,
- Analyzed and cited apparent violations of State and Federal banking laws,
- Reviewed adequacy of internal controls in place at financial institutions and cite criticisms where necessary,
- Interviewed bank management and observe bank staff for compliance with operational policies and procedures for the purpose of determining conformity to State and Federal banking laws,
- Assisted in bank chartering procedures with policy review and critique,
- Began with the Department as a Mortgage Examiner, conducting comprehensive investigative examinations of state-licensed mortgage brokers and lenders.

Bank of America, N.A.
 2405 Satellite Blvd., Suite 120
 Supervisor: Tricia Dotson

01/1999-07/2002
 Duluth, GA
 770-497-4660

Assistant Mortgage Origination Loan Officer

- Assisted the Mortgage Sales Manager with daily office functions, including coordinating travel arrangements, typing memos, coordinating meetings, and the ordering of all office supplies,
- Assisted in the sale of mortgage loan products to potential clients. Including correspondence to potential borrowers regarding documents needed or denial decision,
- Reviewed loan closings documents for compliance with Federal Regulations as they relate to real estate mortgage closings. Proofread documents for errors and omissions,
- Began career with Bank of America, N.A. as a bank teller in 1999,
- Promoted to customer service representative and eventually to loan officer prior to working in the Mortgage Division,
- Experience as a bank loan officer; originating and closing home equity line of credit loans, mortgage loans, and consumer automobile loans.

Education:

Shiloh High School
 Lithonia, GA

Diploma 1997

Georgia Perimeter College
 Lawrenceville, GA

A.S., 1999
 Business

Brenau University
Gainesville, GA

B.B.A., 2001
Marketing

The University of Georgia
Athens, GA

M.Ed., 2008
School Library Media

Internship:

White County Middle School
Supervising Teacher: Margaret Melton
100 Hours Onsite

2007-2008 School Year
706-865-4060
Cleveland, GA

- Organized, bagged, labeled, and cataloged the entire school-wide class set book room (over 5,000 books, which took the entire school year),
- Assisted with the WCMS 2007-2008 Helen Ruffin Reading Bowl Team,
- Wrote questions for reading bowl meetings, made games and activities to quiz reading bowl members, led reading bowl meetings after school,
- Attended the Helen Ruffin Reading Bowl competition in Jasper, GA with the team,
- Created a one-hour information literacy lesson on the Big 6 research skills,
- Taught a one-hour class to sixth-graders on the Big 6 research skills,
- Assisted students and teachers in the media center with locating books and materials,
- Shelved books, checked books in and out, and assisted with the daily operations of the media center,
- Assisted with any other duties as deemed necessary by the supervising teacher.

Skills:

Proficient in Microsoft Word, Excel, Power Point, Publisher, Outlook, Dreamweaver, Movie Maker, and PhotoStory

Knowledgeable in Microsoft Access and Front Page

Internet proficient, including creating websites, blogs and podcasts

Excellent customer service and communication skills

Proficient in Genesys and ALERT (bank examination computer programs and tools)

Proficient with Fiserv ITI core processing system and FinCEN's E-filing system