

Laurel Sykes

***Executive Vice President, Chief Compliance and Risk Officer
American Riviera Bank***

Sykes holds the designation of Certified Regulatory Compliance Manager, with almost 30 years of experience in the banking industry. During her career she has implemented enterprise-wide risk management, compliance, fraud, anti-money laundering, vendor management and business continuity programs for banks ranging from \$1 billion to \$7 billion in assets. She currently oversees regulatory affairs and enterprise risk management for American Riviera Bank, and leads the Bank's consumer compliance function and the anti-money laundering/financial crimes unit. Also reporting to Laurel are the Bank's Human Resources and Employee Learning departments, as well as the Marketing and Product Management functions. She graduated with a degree in Business Economics from the University of California at Santa Barbara.

Sykes joined Santa Barbara Bank & Trust in 1995 and moved into the bank's consumer compliance function in 1997 after completing an engagement on the bank's merger and acquisition team. She worked for 14 years at Santa Barbara Bank & Trust and its parent company, Pacific Capital Bancorp, where she rose to the position of Director of Regulatory Affairs before accepting a position in 2009 with Montecito Bank & Trust as SVP, Chief Risk Officer. There, she was responsible for risk management, compliance, regulatory affairs, information privacy, fraud mitigation, and the financial literacy and elder abuse prevention programs.

As American Riviera Bank's Community Reinvestment Act (CRA) Officer, Laurel volunteers her time to teach financial literacy throughout the Bank's market, and has presented both locally and nationally on programs to prevent financial scams targeting seniors. She is the Bank's Security Officer, and a member of the Central Coast Scams Against Seniors working group, which is co-facilitated by the FBI and the Santa Barbara District Attorney's Office. She lends her expertise in elder financial abuse and consumer compliance to the Consumer Finance Institute of the Federal Reserve Bank of Philadelphia as part of a working group that is currently examining opportunities for financial institutions to improve elder fraud and financial abuse detection and prevention programs and reporting.