

# Regulatory Panel Bios

## **Richard S. Dixon, Jr.**

Assistant Deputy Comptroller  
Office of the Comptroller of the Currency (OCC)

Richard Dixon is an Assistant Deputy Comptroller in the Midsize/Community Bank Supervision division of the Office of the Comptroller of the Currency (OCC). Richard manages the OCC's Santa Ana, California Field Office and Carlsbad, California Satellite Office, supervising community banks (National Banks and Federal Savings Associations) in Southern California and Hawaii. He assumed the duties of managing the Santa Ana and Carlsbad offices in late May 2019, previously managing the Los Angeles Field Office since June 2010, and the Phoenix Satellite Office since July 2014.

Mr. Dixon joined the OCC in 1989 as an Assistant National Bank Examiner in Los Angeles and was commissioned as a National Bank Examiner in 1995. He has a broad supervision background, including the supervision of community banks of all sizes and complexities throughout California and Arizona, serving as a member of the resident examination team at a large bank, and as a midsize bank Examiner-in-Charge.

Mr. Dixon is a graduate of Loyola Marymount University in Los Angeles.

## **John Christopherson**

Senior Capital Markets and Securities Specialist San Francisco Region  
Federal Deposit Insurance Corporation (FDIC)

John joined the FDIC in February 2011 subsequent to working in credit risk management roles for Zions Bancorporation and the BNP Paribas Group. He began his career at the FDIC as an examiner in the Division of Risk Management Supervision, supervising small to mid-sized community and industrial banks, many of which leverage various types of FinTech. Later, he served as a Senior Examiner of Large Financial Institutions as a dedicated member of a large bank team, overseeing model risk management, capital stress testing, treasury activities, and interest rate risk management.

John has led reviews covering a diverse mix of FinTech applications, such as marketplace lending, application programming interfaces (API), non-traditional credit scoring methodologies, digital lending, behavioral analytics, cloud data storage and computing, artificial intelligence, crypto currencies and assets, and blockchain technology

## **Manuel P. Alvarez**

Commissioner

California Department of Business Oversight

Manuel P. Alvarez was appointed Commissioner of the California Department of Business Oversight by Governor Gavin Newsom on March 28, 2019. He was sworn in on May 13, 2019. Mr. Alvarez had been general counsel, chief compliance officer and corporate secretary at Affirm Inc. since 2014. Earlier, he was an enforcement attorney at the Consumer Financial Protection Bureau from 2011 to 2014, a deputy attorney general at the California Department of Justice, Office of the Attorney General from 2010 to 2011 and an associate at Dentons LLP from 2007 to 2010.

Mr. Alvarez earned a Juris Doctor degree from the University of California, Hastings College of the Law.

## **Mary Ann Smith**

Deputy Commissioner Enforcement Division

California Department of Business Oversight

Mary Ann Smith currently serves as the Deputy Commissioner of the Enforcement Division at the California Department of Business Oversight. She leads a staff of approximately 50 attorneys, examiners, investigators and other professionals statewide in the investigation and prosecution of state law violations. Ms. Smith has worked on significant cases including civil actions involving securities fraud leading to multimillion-dollar civil judgments. Additionally, Ms. Smith has testified as an expert on securities law in criminal court and has assisted in the criminal prosecution of white-collar crimes in California. She has served on the NASAA Investor Education Section, Alerts and Advisories Project Group since 2005 where she participates in drafting educational materials on emerging industry trends such as virtual currency, pension advance schemes and derivatives.

Ms. Smith joined the Department in 2004 and has previously served as a Senior Corporations Counsel in the Enforcement Division. Prior to joining the Department, she was an Assistant Attorney General for the State of Florida from 2000 to 2004 where she prosecuted civil rights violations for the State of Florida, including the 2002 national settlement against Household Finance settling claims of predatory lending and investigating voter fraud claims arising from the 2000 presidential election. Ms. Smith also served as an Assistant Public Defender in Broward County, Florida from 1997 to 2000, where she defended those accused of crimes that carried potential life sentences. She graduated *cum laude* from the University of Miami School of Law in 1996 and received her bachelor's degree from the University of Miami, Florida in 1994.