

Victor Cardona, CAMS is currently Senior Vice President, BSA Officer at Golden State Bank in Los Angeles, CA. Victor has been in banking since 2004, specializing in BSA/AML compliance since 2005. Outside of the banking industry, Victor is also an Adjunct Professor at Cal Poly Pomona where he teaches Forensic Accounting.

Throughout Victor's career, he has held positions from BSA Analyst to BSA Risk Officer before becoming a BSA Officer, working at small to midsize banks such as Farmers and Merchants Bank of Long Beach and City National Bank. Prior to joining Golden State Bank, Victor was the BSA Officer at Mechanics Bank with oversight responsibility of their Financial Intelligence Unit (FIU), headquartered in Walnut Creek, CA.

Victor is the recipient of the 2019 Department of Homeland Security (DHS), Homeland Security Investigations (HSI), Los Angeles field office Private Partnership Award. He also received an Annual Law Enforcement Award from the Financial Crimes Enforcement Network (FinCEN) for playing an important role in a joint investigation by the FBI, IRS-CI, and the United States Attorney's Office, which led to the dismantling of an organized criminal enterprise that participated in bank fraud, conspiracy to operate an unlicensed wholesale distribution of drugs, and money laundering.

Victor received his bachelor's degree from Cal State Dominguez Hills in Accounting and his MBA from Utica College in Economic Crime & Fraud Management. Victor attended the police academy at the Golden West College Criminal Justice Training Center where he received a Certificate of Achievement in Criminal Justice and has attended the Homeland Security Investigations (HSI) Citizens Academy. Victor also currently sits on the ACAMS Southern California Chapter's Executive Board as their Co-Chair.