## Biography Joan R. Dindoffer Joan Dindoffer Consultant, LLC

Joan Dindoffer currently acts as a consultant to the financial services industry, providing training, advice, policy development and project management. Her expertise includes regulatory compliance and interface; risk management identification, program development, implementation and quality assurance/testing; extensive knowledge of fiduciary laws & regulations; and development and implementation of strategic initiatives.

Joan served as Director of Regulatory and Fiduciary Oversight of Institutional Services and Bank Consultant for Fifth Third Bank from 2017-2021. Prior to joining Fifth Third, Joan spent thirty-six years at Comerica Bank where she last served as Senior Vice President and Chief Fiduciary Risk Officer, responsible for regulatory compliance for the trust division nationally. Over her career, Joan has served in various compliance and management positions, including Chief Compliance Officer, AML Officer, Senior Trust Counsel, Manager of Estate Settlement, regional manager of a Private Banking office, and as a Trust Administrative Officer. Prior to her banking career, Joan practiced law in Ann Arbor, Michigan.

Joan holds a B.A. from the University of Michigan and a J.D. from Wayne State University. She is a graduate of the ABA National Graduate Trust School at Northwestern University. She is a CTFA, a past CTFA Board member, and past member of the CTFA exam writing committee. Joan is a frequent speaker at industry conferences and is an active member of American Bankers Association and industry roundtables. She is a member of the Michigan Bar Association.

Contact Information: Joan R. Dindoffer

Joan Dindoffer Consultant, LLC

1157 Three Mile Drive

Grosse Pointe Park, MI 48230

joandindoffer@gmail.com

(313)320-9741