



Julia Kirby

Director, Deloitte & Touche LLP

Summary

Julia has over 25 years of experience in the areas of consumer compliance and operations, as well as general bank internal control and fiduciary services.

Selected Experience

Julia has assisted numerous clients with regulatory issues, preparing for regulatory examinations, establishing compliance programs, and drafting policies and procedures. Below is a listing of activities in which she has supported clients.

Financial Services Regulatory & Compliance

- Assisted multiple foreign banks in preparing for enhanced prudential standards and governance issues.
- Assisted in the establishment of a US Regulatory oversight program for multi-entity global institution.
- Designed a target operating model for US compliance for a global institution.
- Assisted an international fiduciary service provider with developing and implementing a comprehensive trust compliance testing program.
- Developed enhanced fiduciary policies and procedures for an institution after multiple mergers and acquisitions.
- Conducted training sessions for internal auditors of financial service provider for conducting audits.
- Assisted bank/trust companies with regulatory remediation efforts.
- Conducted mock trust examinations for clients.
- Conducted examination preparedness training for clients changing from a state chartered institution to a federally chartered institution.
- Assisted a state bank commissioner with a comprehensive review of fiduciary supervision and chartering processes.

Financial Services Experience

As an internal auditor, Julia conducted trust audits for personal, ERISA and corporate trusts, including all operational aspects of the company. Her responsibilities included supervising audit staff, scheduling and conducting administrative and functional audits nationwide, as well as identifying cost and efficiency issues for consideration by company management.

As an examiner with the Federal Reserve, Julia held multiple positions within the banking supervision department. She was a trust examiner and a consumer compliance examiner. In addition to acting as examiner-in-charge for a variety of institutions and departments, she also acted as the review examiner for both consumer and trust. During her time at the Federal Reserve, Julia completed all available training courses for safety and soundness, fiduciary activities, consumer compliance, community reinvestment act and international banking. Before working at the Federal Reserve, Julia was a bank examiner for the State of Illinois Commissioner of Banks and Trust Companies.

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SPECIALIZATION:

Banking Regulatory and Compliance, Fiduciary Services

INDUSTRIES SERVED:

Financial Services

EDUCATION:

B.A., Economics/French

PROFESSIONAL AFFILIATIONS:

Fiduciary Investment Risk Management Association