Kimberly A. Hock, MBA, CIA, CFSA, CRMA

Chief Audit Executive

[redacted] | [redacted] | [redacted]

Dear Sir or Madam:

Are you looking for a Chief Audit Executive with the following credentials:

- 20+ years Internal Audit Experience
- Expertise in re-engineering Internal Audit Departments
- Proven leadership skills in creating a value-added Internal Audit Department
- A passion to bring audit efficiency to the organization
- An understanding of the Higher Education System due to my experience as an adjunct professor at Clarion University of PA, teaching graduate and undergraduate students the Foundations of Internal Audit.

If so, look no further. You will see from my enclosed resume that I meet all these qualifications and more.

I would very much like to discuss my resume and background and how I can bring these skills and more to your organization. Please feel free to contact me at your convenience at [redacted].

Thank you for taking the time to review my resume. I look forward to talking with you.

Sincerely,
Kimberly A. Hock, CIA, CFSA, CRMA

Kimberly A. Hock

[redacted]

PROFILE

- Seasoned Senior-level Executive with over 20 years of comprehensive Internal Audit, operational, financial, compliance and fraud risk management experience, including 15 years in leadership roles.
- Strategically focused to ensure alignment with organizational goals.
- Proven results establishing, organizing, and managing internal audit departments and teams while successfully meeting deadlines, quality standards, budgets and maintaining relationships with senior management.
- Strong technical knowledge of the Institute of Internal Auditors' (IIA) International Standards for the Professional Practice (IPPF) of Internal Auditing, COSO Enterprise Risk Management (ERM) Framework and Fraud Risk Management Frameworks.
- Extensive experience in the financial services industry, including credit, operational, compliance and fraud risk management, and retail / commercial lending.
- Proven success in establishing new internal audit functions and/or improving the functions to align with appropriate standards and or regulatory requirements.
- A seasoned mentor with a strong background in developing and motivating staff to meet the organization's goals.

PROFESSIONAL EXPERIENCE

United Fidelity Bank — ***Evansville, IN***
1st VICE PRESIDENT & CHIEF AUDIT EXECUTIVE — **01/2024 – Present**

The Chief Audit Executive (CAE) and is responsible for leading the Internal Audit function. They are responsible for ensuring Internal Audit is closely aligned with industry best practices in executing the duties across the Bank's business and financial operations. Works to ensure roles, responsibilities, and results are efficiently coordinated and collectively optimizing the effectiveness of risk management, control, and governance of the Bank.

- Provides overall leadership of the Internal Audit function, focusing on overall strategy and coordination with the CRO and other C-Suite officers to align the function with required elements of corporate governance.
- Provides insight in reviewing audit issues and identifies appropriate root cases for identified observations and issues. Recognizes and communicates impact of related issues, regulatory MRAs, and bank-specific issues on audit engagements.
- Develops and maintain a comprehensive strategic plan for the Internal Audit function, including building upon the established foundational processes/methodology, risk assessment framework. establish an Internal Audit Charter, foundational processes/methodology, annual risk assessment framework, Issues Management processes, and appropriate reporting methodologies for management, senior leaders, board and committee leadership, and appropriate regulatory organizations.
- Directs the overall operations of the internal audit department.
- Designs, establishes, and maintains an organizational structure and staffing to effectively accomplish the organizations goals and objectives; oversees recruitment, training, supervision, and evaluation of unit staff.
- Assess departmental needs, establishes priorities for audit coverage, and develops short-and long-range audit plans subject to approval by the Audit Committee of the Board of Directors.

- Monitors and periodically reports status to the Chief Risk Officer (administratively) and Audit Committee (functionally).
- Coordinates and interacts with the supervisory team, administrators, faculty, and staff on operational and administrative issues.
- Coordinates and/or performs audit work, approves audit plans, reviews audit reports prior to formal release, and reviews support workpapers to ensure reports are properly supported.
- Keeps abreast of the Bank's policies and procedures, current developments in accounting and auditing, bank regulations, and changes in local, state, and federal laws as applicable. Establishes and implements a short-and long-range organizational goals, objectives, strategic plans, policies, and operating procedures. Monitors and evaluates programmatic and operations effectiveness, and effects changes required for improvement.
- Develops and manages annual budgets for the organization and performs periodic cost and productivity analyses.
- Advises in the development of the Bank's policies and procedures.

Credit Financial National Association (CFNA) — ***Cleveland OH***
CHIEF INTERNAL AUDITOR — **01/2022 – 08/2023**

Employed by CFNA, a wholly owned subsidiary of Bridgestone Americas, Inc, as the Chief Internal Auditor for the organization's limited purpose credit card bank, which is regulated by the Office of the Comptroller of the Currency (OCC). Under direction of the Bank's Audit Committee as the Chief Internal Auditor, responsibilities included the following:

- Re-engineer a fully outsourced internal audit function to one that functions as a hybrid model (i.e., in-house staff and co-sourced).
- Develop a comprehensive strategy for the newly installed Internal Audit department, including establishing an Internal Audit Charter, foundational processes/methodology, annual risk assessment framework, Issues Management processes, and appropriate reporting methodologies for management, senior leaders, board and committee leadership, and appropriate regulatory organizations.
- Develop a risk-based audit plan with consideration to applicable banking laws and regulations, bank policies, safeguarding of assets, efficient operations, and risk management.
- Effectively review and compile relevant, material findings and recommendations into readable and concise audit reports for various levels of management, including the CFNA Audit Committee and the Board of Directors.
- Establish relationships with key business leaders and audit partners to provide insight into emerging risks and changes to the risk management framework.
- Participate in new initiatives related to changes or expansion of various business lines on behalf of Audit as well as lead initial control reviews as part of Audit's due diligence efforts.
- Cultivate a comprehensive maturation strategy for the newly installed Internal Audit department, including building upon the established foundational processes/methodology, risk assessment framework.
- Develop continuous auditing methodology by using data analytics to provide senior management, the Audit Committee and the Board of Directors with "real-time" information relating to the overall effectiveness of the risk management framework.
- Provide insight in reviewing audit issues and identify appropriate root cases for identified observations and issues. Recognizes and communicates impact of related issues, MRAs, MRIAs and Enterprise issues on audit engagements.
- Mentor existing staff by providing stretch assignments within the organization.
- Develop rotational programs for in-house employees from other business areas to learn about internal audit, risk management and internal controls.
- Develop an intern program, in conjunction with Bridgestone America, to introduce rising juniors and seniors from local universities to the discipline of internal audit, banking and CFNA.

United Services Automobile Association (USAA) ***SAN ANTONIO TX***
DIRECTOR, AUDIT – RISK **11/2020 – 12/2021**

Employed by the Bank affiliate of USAA to develop a new team under the Enterprise Risk & Governance audit discipline, specifically addressing Risk Management.

- Developed the strategic direction of the team, including identification of the audit universe and annual audit plan, aligned to the Credit Risk of the organization, Continuous Monitoring, Data Analytic metrics for Continuous Monitoring and Auditing and documentation requirements of emerging credit risks.
- Accountable for timely delivery and quality execution of audit plan/reports, issue validation, driving continuous monitoring activities, and ensuring appropriate risks are covered for assigned areas of responsibility.
- Partnered with the Fraud Risk Management Team and the 2nd Line of Defense to develop a Fraud Risk Management Framework that addresses fraud from the detection through prevention, detection, and response.
- Ensure that the Fraud Risk Management Framework follows all applicable regulatory requirements and the key elements of a Framework, including identification, measurement, evaluation, and reporting of fraud risk.
- Assisted in the development of a standard program for Audit Services to incorporate fraud risk into all audit engagements.
- Built, developed, and managed a diverse team of professionals with the requisite knowledge and skillsets necessary to execute the audit plan through recruitment, training, coaching, skills assessment results review, performance management and related managerial activities.
- Accountable for quality and providing technical engagement oversight, and approval of engagement risk assessment and audit scope.
- Provided effective challenge and approval of audit engagement scoping, planning, fieldwork, and reporting.
- Provided insight in reviewing audit issues and identified root cause. Recognizes and communicates impact of related issues, MRIAs, MRAs and Enterprise issues on audit engagements and risk profile.
- Provided insight and guidance on financial services regulations such as UDAAP, TCPA, Regulation Z, Servicemembers Civil Relief Act (SCRA), Military Lending ACT (MLA) and Fair Credit Reporting Act (FCRA).
- Directed the implementation and monitoring of audit process and performance standards; identify and recommend internal audit process improvements. Proactively identifies potential process concerns and follows-up to resolve issues with Audit Leadership.
- Communicated effectively with key executive stakeholders across the enterprise and external regulators (OCC, FDIC, FRB, CFPB) to ensure audit objectives are effectively met and contribute to the overall mission of USAA and risk-based and difficult messages are delivered timely.
- Provided oversight of issue severity and impact to business processes and the control environment. Escalates broad and systemic themes to Audit and business leaders.
- Effectively challenged business management to adopt appropriate policies and procedures and effective controls designed to mitigate risks.

PNC Financial Service Group, Inc. ***PITTSBURGH PA***
SENIOR VICE PRESIDENT & GROUP MANAGER - INTERNAL AUDIT **8/2016 – 11/2020**

Promoted to the position of Director and Group Manager within the Internal Audit Department to help re-establish the Retail Credit Risk Management Audit Team at PNC.

- Coordinated, monitored, and reviewed the execution of audit procedures including those in support management's assessment of internal controls over financial reporting and the ERM Framework in accordance with the International Professional Practices Framework (IPPF) of the Institute of Internal Auditors, Inc., the COSO Internal Controls and Enterprise Risk Management Framework, Sarbanes-Oxley (SOX) and fraud risk management.

- Collaborated with internal audit executive management to develop and implement internal audit policies, procedures, and best practices.
- Advised senior management on risk and control issues and provided practical recommendations to ensure risks are appropriately managed and the downward effects of issues are fully addressed.
- Maintained relationships with external auditors, bank regulators, business units and senior management to ensure communication of critical issues in a timely manner.
- Developed talent by creating engaged, inclusive, and diverse teams who are empowered to speak freely and act with integrity.
- Created a compelling vision of the future and translated this vision it into action, linking contributions to the success of PNC.
- Assisted in the creation, implementation, evaluation, and enhancement of processes relating to the in internal control environment within the 3rd Line of Defense.
- Assessed the risks associated with various business objectives and activities to ensure activities are in alignment with the bank's credit risk appetite and risk management framework. Acted as a Subject Matter Expert on the interdependencies of Credit, Compliance, Operational and Fraud Risk to ensure that these risks were not siloed, and the impact of issues and controls on these risks holistically.

VICE PRESIDENT & CONSUMER CREDIT MANAGER 8/2013 – 8/2016

Employed by PNC Financial Service Group, Inc. to act as a change agent within the Consumer Credit Risk Management Group to implement best practices such as risk control frameworks, scorecards and other tools used to monitor credit metrics and implement new approaches to mitigating risks identified within the Bank.

Education and Certifications

BACHELOR OF SCIENCE, Business Administration, *Clarion University of Pennsylvania, Clarion PA*
MASTER OF BUSINESS ADMINISTRATION, Business Administration and Management, *Clarion University of Pennsylvania, Clarion PA May 2021 – Graduated with a GPA of 4.0*
CERTIFIED INTERNAL AUDITOR (Institute of Internal Auditors), *April 2002,*
CERTIFIED FINANCIAL SERVICES AUDITOR (Institute of Internal Auditors), *October 1996*
CERTIFIED RISK MANAGEMENT ASSOCIATE (Institute of Internal Auditors), *October 2013*

Software Skills

Applied knowledge of AuditBoard, TeamMate and TeamMate+, Archer, MetricStream, Salesforce, Tableau, SQL, and productivity tools such as Microsoft Office Suite.

Professional Involvement

Institute of Internal Auditors, Inc., *member since 1992, Past member of the International Board of Directors*
Adjunct Instructor Internal Audit - Clarion University of PA, January 2019 to December 2022
USDA Graduate School Instructor - CIA Review Course, 2005 to 2013