



## Erica M. Torres, CRCM

### Regulatory Compliance Senior Manager

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#### **OVERVIEW**

Erica is a Regulatory Compliance Senior Manager in the firm's Regulatory Compliance Services Group. She is responsible for developing and executing compliance reviews, training, and other compliance services for the firm's financial institution clients.

Erica has performed compliance reviews of financial institutions in the New England area ranging in asset size from \$50 million to over \$5 billion. She has ten years of experience performing compliance services for Wolf & Company, analyzing and evaluating institutions' compliance with federal and state regulations. Erica has over fifteen years of experience in the banking industry and prior to joining Wolf, she worked at TD Bank.

#### **AREAS OF EXPERTISE**

Erica has experience in numerous areas including the Bank Secrecy Act, USA Patriot Act, Electronic Funds Transfer Act, Truth in Savings Act, Fair Credit Reporting Act, Truth-in-Lending Act, Real Estate Settlement Procedures Act, Home Mortgage Disclosure Act, Equal Credit Opportunity Act and other regulations. Erica was also instrumental in the development, implementation and upkeep of the various retail and operational compliance audit programs.

#### **EDUCATION AND CERTIFICATIONS**

Graduate of University of Massachusetts, Lowell  
Certified Regulatory Compliance Manager (CRCM)

#### **MEMBERSHIPS AND ORGANIZATIONS**

Eastern Massachusetts Compliance Network (EMCN)  
Institute of Certified Bankers (ICB)  
American Bankers Association (ABA)