

January 17,2019

Linda B. Charity

2605 Cotuit Lane

Tallahassee, FL 32309

Dear Members of the Financial Services Commission:

I am delighted to offer my application to you for the position of Commissioner of the Florida Office of Financial Regulation. I have a 33+ year highly successful career in financial institution regulation at the Florida Office of Financial Regulation. I twice served as interim Commissioner of the OFR.

I am a highly experienced professional with an extensive and progressively responsible career in financial institution regulation, including regulation of commercial banks, credit unions, foreign banks and non-deposit trust companies. In addition, I have outstanding experience working in the private sector supporting financial entities that support Florida business, economic development opportunities and job creation. I have maintained extremely effective relationships with state and federal financial institution regulators, industry trade associations and industry partners. I am a successful leader with exceptional communication, leadership and visionary skills. I am a dynamic, forward thinking professional and was appointed twice by two separate administrations as Interim Commissioner of the Office of Financial Regulation. I believe in open an open door policy and support a collaborative, inclusive management style.

I would be pleased to discuss my qualifications and vision concerning the Office of Financial Regulation.

Sincerely,

s/ Linda B. Charity

# Linda B. Charity

LindaCharity@comcast.net -2605 Cotuit Lane, Tallahassee, FL 32309  
(850) 212-7660-Cell (850) 386-2508-Home

Seeking a rewarding, high level opportunity to support the Florida financial industry by consulting with or regulating the financial services industries.

A highly experienced professional with an extensive and progressively responsible 33-year career in financial institution regulation, including regulation of commercial banks, credit unions, foreign banks and non-deposit trust companies. Outstanding experience working in the private sector supporting financial entities that support Florida business, economic development opportunities and job creation. Extremely effective relationships with state and federal financial institution regulators, industry trade associations and industry partners. Successful leader with exceptional communication and analytical skills. Dynamic, forward thinking professional. Appointed twice by Florida's Governor and Cabinet as Interim Commissioner of the Office of Financial Regulation.

## Experience

### Jones Walker, LLP, Tallahassee

2015 – Present – Financial Institutions Policy Advisor

Financial institutions policy advisor in the Banking and Financial Institutions Practice Group. Supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to/from Florida. Supported licensing and regulatory activities for clients involving Office of Financial Regulation and federal banking agencies. Advised bank Boards of Directors and executive management on regulatory policy, and supported activities of new entrants into the Florida financial arena.

### Akerman, LLP, Tallahassee

2013 – 2015 – Financial Institutions Policy Advisor

Financial institutions policy advisor in the Government Affairs & Public Policy Practice Group. Successfully lobbied the Florida Legislature and Executive Branch on behalf of state and international banking entities, as well as supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to/from Florida. Supported licensing and regulatory activities for clients involving Office of Financial Regulation, Department of Business and Professional Regulation and Department of Revenue. Advised bank Boards of Directors and executive management on regulatory policy, acted as expert witness regarding confidentiality of bank records and supported activities of new entrants into the Florida financial arena.

### State of Florida, Office of Financial Regulation, Tallahassee

2009, 2012 – Interim Commissioner

2003 - 2013 – Director, Division of Financial Institutions

1979 - 2003 – Regulatory and non-regulatory positions, Division of Financial Institutions

Policy-maker and leader of a team of professionals dedicated to ensuring the safe, sound and successful operations of Florida state chartered banks, credit unions, foreign banks and trust companies. Oversaw all aspects of financial institution regulation including examination, enforcement, licensing, legal support, technology, budget, research, planning, training, staffing, consumer issues and legislative and rule-making activities.

Twice served as Interim Commissioner, responsible for managing all aspects of the Office of Financial Regulation. Responsibilities include directing the licensing, examination and enforcement activities for financial institutions, securities brokers, dealers and associated persons, mortgage lenders, small loan companies and money services businesses. Also, responsible for agency legal services, investigative activities, administrative support functions and legislative and cabinet affairs.

Developed and maintained strong and effective working relationships with state and federal regulatory and industry participants, including the Federal Deposit Insurance Corporation, Federal Reserve Board, Office of the Comptroller of Currency, National Credit Union Administration, Financial Crimes Enforcement Network, Office of Foreign Assets Control, Conference of State Bank Supervisors and the National Association of State Credit Union Supervisors.

## Affiliations

Board of Directors, National Association of State Credit Union Supervisors Board of Directors (2012 – 2013)

Representative, FinCEN Bank Secrecy Act Advisory Group (2012-2013)

Member of the Conference of State Bank Supervisors International Bank Committee, Curriculum Committee, Automation Committee and Performance Standards Committee

## Education

Florida State University, Tallahassee – December 1986

Masters of Business Administration - Finance

University of Florida, Gainesville – August 1979

Bachelors of Science in Business Administration - Finance

Florida Bankers Association, Florida School of Banking – 1985-1987

## References

J. Thomas Cardwell, Esq. - Attorney and Former OFR Commissioner

John Ryan - President and CEO, Conference of State Bank Supervisors

Alejandro “Alex” Sanchez - President and CEO, Florida Bankers Association

## Charity, Linda

(850 212 7660 LindaCharity@comcast.net)

Application		Comments
<b>Status:</b>	New	There are no items in this section.
<b>Country:</b>	United States	<b>Correspondence</b>
<b>Attachments to be included in all Job Submissions:</b>	Submission Attachments 0 attached	01/17/2019 People First Action: Email
<b>Attachments Added After Submission</b>	Submission Attachments 0 attached	Thank You for Your Interest in Job COMMISSIONER OF...
<b>Vacancy Source:</b>	Agency Website	<b>Offer Letter</b>
<b>Relatives: To your knowledge, do you have any relatives working in this agency?</b>	No	There are no items in this section.
<b>Gender:</b>	No Selection	<b>Application Status Audit Trail</b>
<b>Race (Check only one):</b>	White	01/17/2019 People First      New
<b>Ethnicity (Check only one):</b>	Not Hispanic or Latino	<b>Tags</b>
<b>Date of Birth:</b>		There are no items in this section.
<b>Right To First Interview</b>	Not Applicable	<b>More Information</b>
	If you responded yes to the above statement, attach a copy of your official layoff letter when applying for this vacancy.	<b>Alternate Phone Number:</b> (850) 386-2508
<b>Veteran Status</b>	None of the Above	<b>*Mailing Address :</b> 2605 Cotuit Lane
<b>ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING?</b>	No	<b>*City</b> Tallahassee
<b>HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING?</b>	No	<b>*State:</b> Florida
<b>People First Initial VP Review</b>	No Selection	<b>*ZIP Code:</b> 32309
<b>People First Eligible VP Category (if different)</b>	No Selection	<b>*Country</b> United States
<b>Agency Final VP Eligibility Review</b>	No Selection	<b>*Exemption from public record: Are you a current or former law enforcement officer, other covered employee** or the spouse or child of one, whose information is exempt from public records disclosure under Section 119.071(4)(d), Florida Statutes (F.S)?</b> No
<b>Agency Final VP Category Determination</b>	No Selection	<b>*Citizenship: The State of Florida hires only U.S. citizens and lawfully authorized alien workers. You will be required to provide identification and either proof of citizenship or proof of authorization to work in the U.S. Are</b> Yes

## Background Information

A "yes" answer to these questions will not automatically bar you from employment. The nature, job-relatedness, severity, and date of the offense in relation to the position you are applying are considered. [see 112.011, F.S.]

<b>Have you ever been convicted of a felony or a first degree misdemeanor ?</b>	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
<b>Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ?</b>	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
<b>Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ?</b>	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	

## Signature

I am aware that any omissions, falsifications, misstatements, or misrepresentations above may disqualify me for employment and, if I am hired, may be grounds for termination at a later date. I understand that any information I give may be investigated as allowed by law. I consent to the release of information about my ability, employment history, and fitness for employment by employers, schools, law enforcement

you a U.S. citizen or legally authorized to accept employment with the specific hiring authority to which you are applying?

**\*Selective Service: Section 110.1128, Florida Statutes, prohibits employment by the state (including re-hire after a break in service) of any male born on or after October 1, 1962, who failed to register with the Selective Service System, under the provisions of the U.S. Military Selective Service Act, during the person's period of eligibility (ages 18 through 25). Additionally, if currently employed by the state, this law prohibits the promotion of such person. You may be required to provide documentation. If you are a male born on or after October 1, 1962, have you registered with the Selective Service or do you have proof of an exemption from this requirement?**

Not Applicable

agencies, and other individuals and organizations to investigators, human resources staff, and other authorized employees of Florida state government for employment purposes. The consent shall continue to be effective during my employment if I am hired. I understand that applications submitted for state employment are public records. I certify to the best of my knowledge and belief all of the statements contained herein and on any attachments are true, correct, complete, and made in good faith.  
**If applicable, Complete Qualifying Questions prior to submitting your application.**

By checking this box, I certify that I have read and agree with these statements	Yes
<b>Interview Result</b>	
<b>overdueInterviews</b>	

**Screening Details**

Are you legally authorized to work in the United States?	Yes
Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)?	No
Do you have five (5) or more years of responsible private sector experience working full-time in areas within the scope of the subject matter jurisdiction of the Office of Financial Regulation within the last ten (10) years?	Yes
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	Five years. Provided consulting to financial services entities in regulatory issues, licensing and general finance-related areas.
Do you have five (5) or more years of experience as a senior examiner or other senior employee of a state or federal agency having	Yes

regulatory responsibility over financial institutions, finance companies, or securities companies?	
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	33 years at the Florida Office of Financial Regulation (OFR). I am very familiar with the OFR's regulatory activities, processes and stakeholders.
Do you claim exemption from the public records law under the provision of the Florida Statutes 119.071(4)? If so, please provide exemption category.	No.

**Periods of Employment**

<b>*Name of Employer</b>	Jones Walker, LLP
<b>*Your Job Title</b>	Financial Institutions Policy Advisor
<b>*Currently Employed</b>	Yes
<b>*Start Date</b>	06/01/2015
<b>*End Date</b>	MM/DD/YYYY
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	Tallahassee
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	Financial institutions policy advisor in the Banking and Financial Institutions Practice Group. Supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to/from Florida. Supported licensing and regulatory activities for clients involving Office of Financial Regulation and federal banking agencies. Advised bank Boards of Directors and executive management on regulatory policy, and supported activities of new entrants into the Florida financial arena.
<b>*Reason For Leaving</b>	Still employed
<b>Your name, if different during employment</b>	
<b>*Name of Employer</b>	Akerman, LLP
<b>*Your Job Title</b>	Financial Institutions Policy Advisor

<b>*Currently Employed</b>	No
<b>*Start Date</b>	01/01/2013
<b>*End Date</b>	05/13/2015
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	Tallahassee
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	Financial institutions policy advisor in the Government Affairs & Public Policy Practice Group. Successfully lobbied the Florida Legislature and Executive Branch on behalf of state and international banking entities, as well as supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to/from Florida. Supported licensing and regulatory activities for clients involving Office of Financial Regulation, Department of Business and Professional Regulation and Department of Revenue. Advised bank Boards of Directors and executive management on regulatory policy, acted as expert witness regarding confidentiality of bank records and supported activities of new entrants into the Florida financial arena.
<b>*Reason For Leaving</b>	New Opportunity
<b>Your name, if different during employment</b>	

<b>*Name of Employer</b>	Office of Financial Regulation
<b>*Your Job Title</b>	Interim Commissioner
<b>*Currently Employed</b>	No
<b>*Start Date</b>	01/01/2009
<b>*End Date</b>	12/31/2012
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	State of Florida
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	Financial Institution Regulatory
<b>*Reason For Leaving</b>	Retired
<b>Your name, if different during employment</b>	

<b>*Name of Employer</b>	Office of Financial Regulation
<b>*Your Job Title</b>	Director, Division of Financial Institutions



<b>*Currently Employed</b>	No
<b>*Start Date</b>	01/01/2003
<b>*End Date</b>	12/31/2013
<b>*Hours Per Week</b>	40
<b>Employer's Address</b>	
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>*Duties and Responsibilities</b>	<p>Policy-maker and leader of a team of professionals dedicated to ensuring the safe, sound and successful operations of Florida state chartered banks, credit unions, foreign banks and trust companies. Oversaw all aspects of financial institution regulation including examination, enforcement, licensing, legal support, technology, budget, research, planning, training, staffing, consumer issues and legislative and rule-making activities. Twice served as Interim Commissioner, responsible for managing all aspects of the Office of Financial Regulation. Responsibilities include directing the licensing, examination and enforcement activities for financial institutions, securities brokers, dealers and associated persons, mortgage lenders, small loan companies and money services businesses. Also, responsible for agency legal services, investigative activities, administrative support functions and legislative and cabinet affairs. Developed and maintained strong and effective working relationships with state and federal regulatory and industry participants, including the Federal Deposit Insurance Corporation, Federal Reserve Board, Office of the Comptroller of Currency, National Credit Union Administration, Financial Crimes Enforcement Network, Office of Foreign Assets Control, Conference of State Bank Supervisors and the National Association of State Credit Union Supervisors.</p>
<b>*Reason For Leaving</b>	Retired
<b>Your name, if different during employment</b>	

#### Formal Education

<b>*Name of School</b>	Florida State University
<b>*Location</b>	Tallahassee, FL
<b>*Start Date</b>	01/01/1984
<b>End Date</b>	12/31/1986
<b>Course of Study</b>	Masters of Business Administration - Finance
<b>*Degree Earned</b>	Masters

(transcripts may be required)	
Credit Hours – Quarter	
Credit Hours – Semester	

<b>*Name of School</b>	University of Florida
<b>*Location</b>	Gainesville, FL
<b>*Start Date</b>	08/01/1975
<b>End Date</b>	08/31/1979
<b>Course of Study</b>	Bachelors of Science in Business Administration - Finance
<b>*Degree Earned (transcripts may be required)</b>	Other Degree Type
Credit Hours – Quarter	
Credit Hours – Semester	

<b>*Name of School</b>	Florida Bankers Association, Florida School of Banking
<b>*Location</b>	Gainesville, FL
<b>*Start Date</b>	09/01/1985
<b>End Date</b>	06/30/1987
<b>Course of Study</b>	Banking
<b>*Degree Earned (transcripts may be required)</b>	Other Degree Type
Credit Hours – Quarter	
Credit Hours – Semester	

**Language Skills**

There are no items in this section.

**License, Registration or Certification**

There are no items in this section.

**Job-Related Training or Course Work**

There are no items in this section.

**Knowledge, Skills and Abilities**

<b>Knowledge, Skills and Abilities</b>	A highly experienced professional with an extensive and progressively responsible 33-year career in financial institution regulation, including regulation of commercial banks, credit unions, foreign banks and non-deposit trust companies. Outstanding experience working in the private sector supporting financial entities that support Florida business, economic development opportunities and job creation. Extremely effective relationships with state and
--	---

federal financial institution regulators, industry trade associations and industry partners. Successful leader with exceptional communication and analytical skills. Dynamic, forward thinking professional. Appointed twice by Florida's Governor and Cabinet as Interim Commissioner of the Office of Financial Regulation.

---

---