

June 11, 2018

Linda B. Charity

2605 Cotuit Lane

Tallahassee, FL 32309

Dear Governor Scott and Members of the Florida Cabinet:

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



COMMISSIONER OF FINANCIAL REGULATION - 43004009

(37902) [View Details](#)

Job Postings (1)

Status : Open

Hiring Manager : SHERRI BRALEY

Age : 0d

Talent Pipeline [Hide Talent Pipeline](#)

[View active candidates \(2\)](#)

[View all candidates \(2\)](#)

Forwarded 0	Invited To Apply 0	New 2	Review 0	1st interview 0	2nd Interview 0	Offer 0	Ready to Hire 0
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Candidates : [View all candidates \(2\)](#)

Action 0 Selected

[Filter Options](#)

- Name
- Eric Sorensen
- Linda Charity

Linda Burkman Charity (External Candidate)

[\(850\) 212 7860](#) [✉ LindaCharity@comcast.net](mailto:LindaCharity@comcast.net) [Cover Letter](#) [Resume](#)

Application

*Status:

Country: United States

Attachments to be included in all Job Submissions: [Submission Attachments 0 attached](#)

Attachments Added After Submission: [Attach a document](#)

Vacancy Source: People First

Relatives: To your knowledge, do you have any relatives working in this agency? No

Right To First Interview: Not Applicable
If you responded yes to the above statement, attach a copy of your official layoff le when applying for this vacancy.

Veteran Status: None of the Above

ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING? No

HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING? No

People First Initial VP Review: No Selection

People First Eligible VP Category (if different): No Selection

Agency Final VP Eligibility Review: No Selection

Agency Final VP Category Determination: No Selection

Background Information

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

No

Have you ever been convicted of a felony or a first degree misdemeanor ?

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Signature

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

Interview Result
overdueinterviews

Screening Details

In the State of Florida application you indicated that you are legally authorized to work in the United States, Are you one of the following: Citizen or National of the United States; Lawful Permanent Resident; Refugee; Asylee, or Temporary Resident (does not include non-immigrant visas such as F-1, J-1, H-1, etc.)? Yes

Will you now or in the future require sponsorship for No

employment visa status (e.g. H-1B visa status)?

Do you have at least five (5) years of responsible private sector experience working fulltime in areas within the subject matter jurisdiction of the Office of Financial Regulation within the previous ten (10) years?

Yes

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

During the last five years, I have worked full-time with Akerman, LLP and Jones Walker, LLP. In this capacity, I have seen first hand the benefits of effective, responsible regulation and the burdens placed on businesses and individuals subject to unnecessary, overly burdensome regulation.

Do you have at least five (5) years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies within the previous ten (10) years?

Yes

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

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.

▼ **Periods of Employment**

Jones Walker, LLP
Financial Institutions Policy Advisor

3 years,
06/15 - F

▼ **Details**

Name of Employer Jones Walker, LLP
Your Job Title Financial Institutions Policy Advisor
Currently Employed Yes
Start Date 06/01/2015
End Date MM/DD/YYYY
Hours Per Week 40
Employer's Address Tallahassee
Supervisor's Name

Supervisor's Phone Number

Duties and Responsibilities*

Financial institutions policy advisor in the Banking and Financial Institutions Pract Group. Supported policy initiatives involving alternative payment systems, medical marijuana bank solutions and opening borders for expanded financial services to 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.

Reason For Leaving*

Still employed

Your name, if different during employment

Close De

Akerman, LLP
Financial Institutions Policy Advisor

2 years, 5
01/13 - 05

Details

Name of Employer*

Akerman, LLP

Your Job Title*

Financial Institutions Policy Advisor

Currently Employed*

No

Start Date*

01/01/2013

End Date*

05/13/2015

Hours Per Week*

40

Employer's Address

Tallahassee

Supervisor's Name

Supervisor's Phone Number

Duties and Responsibilities*

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Reason For Leaving*

New Opportunity

Your name, if different during employment

Close De

Office of Financial Regulation
Interim Commissioner

4 years
01/09

Details

Name of Employer*

Office of Financial Regulation

Your Job Title*

Interim Commissioner

Currently Employed*

No

Start Date*

01/01/2009

End Date*

12/31/2012

Hours Per Week*

40

Employer's Address

State of Florida

Supervisor's Name

Supervisor's Phone Number

Duties and Responsibilities*

Financial Institution Regulatory

Reason For Leaving*

Retired

Your name, if different during employment

Close De

Office of Financial Regulation
Director, Division of Financial Institutions

11 years
01/09

Details

Name of Employer*	Office of Financial Regulation
Your Job Title*	Director, Division of Financial Institutions
Currently Employed*	No
Start Date*	01/01/2003
End Date*	12/31/2013
Hours Per Week*	40
Employer's Address	
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities*	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, 1 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 as of the Office of Financial Regulation. Responsibilities include directing the licensur examination and enforcement activities for financial institutions, securities brokers dealers and associated persons, mortgage lenders, small loan companies and m services businesses. Also, responsible for agency legal services, investigative ac administrative support functions and legislative and cabinet affairs. Developed an maintained strong and effective working relationships with state and federal regul and industry participants, including the Federal Deposit Insurance Corporation, F 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 S Credit Union Supervisors.
Reason For Leaving*	Retired
Your name, if different during employment	

Close De

▼ **Formal Education**

Florida State University	3 year
Tallahassee, FL	01/84

▼ Details

Name of School*	Florida State University
Location*	Tallahassee, FL
Start Date*	01/01/1984
End Date	12/31/1986
Course of Study	Masters of Business Administration - Finance
Degree Earned (transcripts may be required)*	Masters
Credit Hours - Quarter	
Credit Hours - Semester	

Close De

University of Florida	4 years,
Gainesville, FL	08/75 - 0

▼ Details

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

Close De

Florida Bankers Association, Florida School of Banking	1 year, 10
	09/85 - 06

Gainesville, FL

Details

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

Close De

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

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 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.

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