

Application Form

Profile

Stephanie

First Name

White

Middle Initial

Last Name

[REDACTED]

Email Address

Comenity Capital Bank

Employer

CRA Officer

Job Title

[REDACTED]

Home Address

[REDACTED]

Suite or Apt

[REDACTED]

City

[REDACTED]

State

[REDACTED]

Postal Code

[REDACTED]

Primary Phone

Which Boards would you like to apply for?

Housing Trust Fund Advisory Board: Submitted

Referred by:

Qualifications

Please tell us about yourself.

I have been a Salt Lake County resident for all but one of the last 34 years. I am married with three grown children and a black lab.

Why are you interested in serving on a board or commission?

I am passionate about improving our community, addressing its needs and helping people thrive. One of the biggest issues addressing our community is affordable housing. Affordable housing is essential for healthy, sustainable communities. Lack of stable housing has more of an impact on one's employment than the loss of employment has on the ability to maintain stable housing.

What education, work experience, or volunteer experience do you have that applies to the board you are applying for?

I have been a banking professional for over 20 years with expertise primarily in community development. Much of my work experience includes finding ways our bank can help address affordable housing. I manage several of the bank's loans and investments that provide affordable housing for the low to moderate income households within our community. I am currently serving on the board of Utah Community Action so I am well aware of the population that needs housing assistance, an affordable place to live and the challenges that come without it. I am also serving on the board of Rocky Mountain Community Reinvestment Corporation that finances many of the affordable housing projects throughout the county.

What unique perspectives could you bring to the board?

My professional role as an investor in or lender of affordable housing projects could bring a different perspective to the board as someone who has experience evaluating the viability of these types of housing projects.



Upload a Resume

Demographics

Some boards and commissions require membership to be racially, politically or geographically proportionate to the general public. The following information helps track our recruitment and diversity efforts.

Are you a Salt Lake County employee?

Yes No

Are you a current member of another Salt Lake County board or commission?

Yes No

Race/Ethnicity *

District *

District 4

Gender Pronouns *

Age Range *



Languages *

English

Political Affiliation



STEPHANIE WHITE

SUMMARY:

Dedicated professional with 20 years of banking experience. Expertise includes Community Reinvestment Act ("CRA") regulations, governance, portfolio management, community involvement and leadership.

EXPERIENCE:

Comenity Capital Bank

Director, CRA Compliance / CRA Officer (Jan 2020 – present)

- Develops, implements and manages all aspects of Banks' (Comenity Capital Bank and Comenity Bank) CRA programs, including developing program strategy and managing regulatory exams
- Ensures the Bank fulfills its regulatory CRA requirements, is in compliance with all CRA related laws and regulations and maintains its "outstanding" CRA rating
- Finds, structures and originates new CRA opportunities
- Reports on CRA activities to the Bank's Board of Directors and CRA Committee
- Coordinates with internal and independent auditors to ensure compliance issues are properly addressed
- Leads philanthropic activities including donations, sponsorships and volunteer events
- Cultivates relationships with community, charitable and non-profit organizations

UBS Bank USA, Salt Lake City, UT

CRA/Community Development Officer (Jan 2014 through Jan 2020)

- Developed, implemented and managed all aspects of the Bank's CRA program, including writing FDIC approved strategic plans
- Developed program strategy and managing regulatory exams
- Managed all aspects of an \$850+ million community development portfolio (operations, collections, covenant compliance, relationship management, etc.)

CRA Analyst/Assistant Corporate Secretary (July 2006 - Jan 2014)

- Developed methods to demonstrate and monitor the profitability of the CRA portfolio as well as prepared income and balance sheet projections
- Supported development and implementation Bank's CRA Strategic Plan
- Assisted in structuring, analyzing and originating CRA loans and investments
- Prepared analyses and reports for the Bank's Board of Directors and CRA Committee
- Managed over \$500,000 of charitable donations per year
- Maintained corporate records, oversaw governance process for Bank and Board of Directors' committees, ensured Bank records were maintained appropriately and submitted to Bank examiners as requested

First Security Corporation, Salt Lake City, UT

Asset/Liability Analyst (1993-1996)

- Managed Asset/Liability forecasting models
- Prepared analyses and reports for Asset/Liability management
- Monitored and reported Corporation's derivative activity
- Determined Corporation's cost of funds for Commercial Lending
- Managed Transfer Pricing System for entire Corporation

First Security Bank of Utah, Salt Lake City, UT

Commercial Credit Analyst (1992-1993)

- Analyzed commercial customers' financial statements
- Prepared in-depth analyses for the Commercial Lending Committee

EDUCATION:

- B.A. in Accounting, University of Utah
- UBS Wealth Management Americas Ascent Leadership Program
- Utah Banker Association's Executive Development Program

COMMUNITY INVOLVEMENT:

Utah Community Action (2008-present) – Member, Board of Trustees, past Chairman of the Board and Treasurer

- Utah Community Action is a \$25+ million, multi-faceted nonprofit organization that helps low-income individuals and families overcome barriers to self-sufficiency. Its mission is to empower individuals, strengthen families and build community through self-sufficiency and educational programs.

Rocky Mountain Community Reinvestment Corporation (2014-present) – Member, Board of Trustees and Chairman of the Board

- Rocky Mountain Community Reinvestment Corporation is a nonprofit organization that, through sustainable direct lending and related efforts, facilitates the development of affordable housing and communities facilities that serve low to moderate income families and underserved communities throughout the Rocky Mountain Region.

Salt Lake County Community and Support Service Advisory Council Member (Sept 2017 – Aug 2021)

- The Salt Lake County Community and Support Services Advisory Council acts in an advisory capacity to the Salt Lake County Mayor and makes recommendations regarding funds to provide social services to County residents.

Junior Achievement of Utah (2016-2019) – Member, Board of Trustees and Executive Committee Member

- Junior Achievement of Utah is a nonprofit organization that educates Utah's students in work readiness, entrepreneurship and financial literacy through experiential, hands-on programs.

Guadalupe Schools (2017-2020) – Member, Board of Trustees and Investment Committee Member

- Guadalupe School is a nonprofit organization that transforms lives through education through 5 programs providing early childhood educations, elementary school, and adult English language