

**County Council of Howard County, Maryland**

2020 Legislative Session

Legislative day # 15

**RESOLUTION NO. 163-2020**

Introduced by: Chairperson at the request of the County Executive

A RESOLUTION confirming the appointment of Judi McCormick to the Advisory Board on Consumer Protection.

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Introduced and read first time on November 2, 2020.

By order Diane Schwartz Jones  
Diane Schwartz Jones, Administrator to the County Council

Read for a second time and a public hearing held on November 16, 2020.

By order Diane Schwartz Jones  
Diane Schwartz Jones, Administrator to the County Council

This Resolution was read the third time and was Adopted , Adopted with amendments \_\_, Failed \_\_, Withdrawn \_\_ by the County Council on December 7, 2020.

Certified by Diane Schwartz Jones  
Diane Schwartz Jones, Administrator to the County Council

NOTE: [[text in brackets]] indicates deletions from existing language; TEXT IN SMALL CAPITALS indicates additions to existing language. ~~Strike out~~ indicates material deleted by amendment; Underlining indicates material added by amendment.



Judi McCormick

Work Experience:

**Office of the Comptroller of the Currency  
Gov & Operational Risk Policy Analyst**  
400 7<sup>th</sup> Street, S.W.  
Washington, D.C., 20219

Served as a subject matter expert for governance and operational risk issues. Governance and operational risk issues include third-party or vendor risk management, Board of Director responsibilities, Incentive compensation, cyber risk, and consumer compliance areas such as truth in lending, credit card fraud, mortgage fraud, and discrimination in housing.

My duties included monitoring and assessing legislative changes, other agencies' regulations and policy documents, related court cases, and trends. I participated in interagency and internal task force meetings and working groups to develop consistent risk identification and risk management methods. Participation in task force working groups involves being able to develop and communicate a position and to negotiate as to specific language. I developed and instructed beginning and advanced training courses as well as internet-based training on specific issues. I have represented my agency as a speaker at various industry conferences with high audience rating for both content and delivery.

My performance reviews consistently noted excellent writing and effective communication with both senior management and the field. My evaluations also reflected excellent organization and presentation skills and the ability to take complicated areas and break them down in a way that examiners can easily understand.

**Office of Thrift Supervision  
Director**  
1700 G Street, N.W.  
Washington, D.C. 20552

Responsible for developing a new examination policy that resulted in an agency wide change in examination practice to achieve efficiency. Also responsible for executing the new policy which involved developing goals, steps to achieve goals, and agreed upon delivery dates for completion, which often changed due to shifting senior management priorities.

Coordinated examinations and reviewed examination reports. Provided special expertise to regional examiners on complicated or difficult examinations. Worked with enforcement lawyers in developing documentation needed to bring enforcement actions.

OTS representative on various interagency working groups and training initiatives that involved understanding other agency positions, briefing senior management on those positions, anticipating problems or inconsistencies with OTS policies, presenting advice and options for senior management, negotiating with other agencies, and developing a project plan for implementation once interagency decision has been reached.

Managed a staff of eight by assigning work, implementing professional development opportunities, evaluating performance and, when necessary, recommending disciplinary action. Developed an annual budget, goals, and performance targets for my department.

**American Bankers Association**

**Senior Counsel**

1120 Connecticut Avenue, N.W.

Washington, D.C. 20036

Researched, developed, and communicated banker responses to legislative and regulatory proposals through comment letters, testimony, or briefings. This involves the ability to work closely with individual bankers, Hill staff, regulators, and other trade associations as well as developing and maintaining expertise for a variety of banking related laws and regulations. Developed banker positions, which involved working with bankers with divergent viewpoints and negotiating with them to achieve a consensus position. That position is then communicated to senior management through briefing memos that concisely summarizes the issue and banker position, notes problems and consistencies, and recommends a particular action.

Initiated and developed opportunities, in a team environment, to provide unique products or services to banks to meet their needs or to improve the quality of ABA services, products, and methods of delivery. Researched, wrote articles, and provided editorial direction to ABA publications. Frequent speaker at national and state banking conferences. Developed the ability to work effectively under pressure to manage multiple assignments, conflicting priorities, and competing deadlines.

**Acacia Life Insurance Company**

**Counsel**

7315 Wisconsin Avenue

Bethesda, MD 20814

Provided legal guidance on diversified savings and loan holding company structure and other corporate law issues. Provided legal advice to marketing department regarding cross marketing of subsidiary services (Acacia Federal Savings Bank and Calvert Securities Corporation) to insurance company customers. Provided legal research on pension and health insurance issues, tax implications of annuity products and estate planning. Reviewed service and employment contracts. Reviewed and updated pension plans to maintain qualified status. Managed all litigation including coordination with multiple external law firms. Developed a document retrieval system to support litigation efforts.

**Education:**

**University of Pittsburgh School of Law, J.D. – licensed in Maryland and Pennsylvania**

**Penn State University, B.A.**

**Military Service: Honorable discharge from U.S. Army**