# Bruce A. Bryner

1396 E. Woodhill Dr. Sandy, UT 84092, Cell (801) 440-7408 Email:brucebryner@yahoo.com

**Professional Summary:** A financial service executive with an extensive background in risk management, Reg W, vendor and affiliate compliance, project management, lending, business continuity, and credit administration. Excellent interpersonal, problem solving, and negotiation skills. Goal and result oriented; decisive, with a participatory management style. Able to implement organizational change, develop business relationships, concepts, and people.

## **Professional Experience:**

USAA 2/19 to present

Compliance Risk Manager Lead - Responsible for Affiliate and Reg W legal and regulatory compliance.

## American Express US Banking

2/13 to 2/19

Vendor and Affiliate Relationship Management

Responsible for Third-party vendor and affiliate management as an advisor to numerous strategic business partners both internal and external to US Banking operations. Maintain strong working relationships with key business partners in Consumer, Small Business, Risk, Technology, Legal, Compliance, Quality Assurance and Finance.

WebBank 5/11 to 1/13

<u>Risk Management of Strategic Partnership Group Operations</u> - Responsibilities included evaluating, monitoring, mitigating, and managing all areas of risk associated with strategic partner programs. Strengthened oversight on vendor management, business continuity, technology and data security using a risk-based approach to identify and mitigate strategic, operational and financial risks relative to the partner programs.

## **Optum Bank** – A UnitedHealth Group Company

11/04 to 4/11

<u>Business Risk Management</u> - Had a leadership role in risk management; planning, organizing, and directing of daily operations of risk and loss controls along with development and implementation of loss prevention programs reducing operational costs.

<u>Manager Card Services Operations / Implementations</u> - Directed all new card programs and products leading to improved card trending, usage and less defects.

Banking Operations Manager - Managed, coached and motivated team of banking service representatives.

## **American Express Travel Related Services**

3/89 to 11/04

<u>Vendor Quality Management</u> - Managed the oversight program of key third party service providers for both American Express Centurion Bank and Federal Savings Bank, leading to a strengthened and comprehensive oversight program.

Project Manager - New Product Development - Coordinated all new credit programs and initiatives with senior management

improving effective implementation.

Regional Account Manager - Provided expertise to key bank processes including lending, deposits, collections and client service.

#### First Security Bank Automotive Dealer Buy Center

1/88 to 2/89

Consumer Loan Officer - increasing loan portfolio by 30%.

#### **Mountain America Credit Union**

12/83 to 1/88

Assistant Branch Manager

#### Education

- Masters of Business Administration (Emphasis on Organizational Management and Operations) Brigham Young University Executive MBA Marriott School of Management.
- B.S. in Business Administration (Emphasis on Marketing and Industrial Relations) University of Phoenix.

Other - Volunteer on Sandy City Board of Adjustments, previous volunteer on Utah Nonprofits Association Board.