** KRISTA SHONK**

Krista Shonk is Vice President, Regulatory Compliance Policy for the American Bankers

Association. In this role, she leads ABA’s advocacy on Community Reinvestment Act modernization and third-party risk management.

Ms. Shonk is a recognized expert on financial institution regulatory and policy matters and has in-depth experience on anti-money laundering requirements and the CFPB’s mortgage servicing rules. Prior to joining ABA, Ms. Shonk served as Associate General Counsel for Freddie Mac, where she advised on statutory and regulatory requirements for new products and new activities and managed regulatory filings for new business initiatives.

Ms. Shonk earned a B.A. from Bridgewater College and a J.D. from West Virginia University College of Law. She is a member of the Virginia Bar and serves on the President’s Advisory Council for Bridgewater College.