

CAROLINE E. WISNIEWSKI

*127 Main Street NW
Lilburn, Georgia 30047
(770) 923-9632*

Providing full service regulatory compliance consulting and expert witness testimony on behalf of broker/dealers, registered investment advisors and associated individuals operating in the securities markets.

EDUCATION: **Certified Mergers & Acquisitions Advisor (CM&AA) – 2014**
 Alliance of Mergers & Acquisitions Advisors
Certified Financial Crimes Specialist (CFCS) – 2013
 Association of Certified Financial Crimes Specialists
Certified Fraud Examiner (CFE) – 2012
 Association of Certified Fraud Examiners
Certified Securities Compliance Professional (CSCP™) – 2008
 National Society of Compliance Professionals
Certified Regulatory & Compliance Professional (CRCP™) – 2004
 FINRA Institute/Wharton School of Business
Certified Financial Planner™ (CFP®) - 1996
M.B.A. - 1988, Mercer University, Atlanta, GA
B.B.A. - 1984, Oglethorpe University, Atlanta, GA
FINRA Series 4, 7, 24, 27, 28, 53, 63, 79, 99

INDUSTRY: **FINRA District 7 Committee, Committee Member**
FINRA Arbitrator – Industry
National Association of Independent Broker/Dealers,
 Former Board Member
FINRA Series 79 Exam Writing Committee – Former Member
NSCP Small Broker/Dealer Subcommittee
Securities Experts Roundtable
Forensic Expert Witnesses Association

WORK EXPERIENCE:

2009-present **First Bank Puerto Rico Securities Corp.**
Position: Chief Compliance Officer/Financial & Operations Principal
Manage all aspects of regulatory compliance and reporting on behalf of the FINRA, SEC, MSRB and Commissioner's Office of Financial Institutions (PR). Develop and implement policies and procedures to achieve simultaneous compliance with all regulatory authorities. Maintain currency of all supervisory systems in accordance with industry rules and best practices.

2011-present **SEC Compliance Associates, Inc.**
Position: President & Founder
Provides investment advisory regulatory compliance consulting and registration & licensing services to existing registered investment advisory firms, as well as applicants pending registration approval.

- 2007-present** **Bridge Capital Associates, Inc.**
Position: President & Founder
Operate a fully licensed FINRA member firm that specializes in investment banking, corporate finance and mergers & acquisitions. Responsible for compliance with all applicable FINRA, SEC and state rules and regulations. Market the firm's services to corporate finance professionals internationally.
- 1994-present** **B/D Compliance Associates, Inc.**
Position: President & Founder
Provide broker/dealer regulatory compliance consulting, FOCUS Filings, and expert witness testimony to member firms of the FINRA. Assist individuals in making successful application for membership to the FINRA. Developed examination procedures, trained examiner staff, and drafted securities regulations for the Commonwealth of Puerto Rico.
- 1997-1998** **Jackson Securities Incorporated**
Position: Interim President/Chief Compliance Officer/Chief Financial Officer
Served as acting President & Chief Administrator for this municipal underwriting broker/dealer. Overhauled the entire back office operation to comply with all applicable FINRA, SEC, MSRB, and State regulations. Handled daily business operations. Responsible for all aspects of compliance with regulatory rules and regulations, as well as development and implementation of internal policies and procedures.
- 1990-1994** **National Association of Securities Dealers, Inc. (FINRA)**
Position: Senior Compliance Examiner
Audited the financial and sales practice activities of registered brokerage firms located within the southeastern United States. Received several awards for outstanding achievements.
- 1989-1990** **United States Small Business Administration**
Position: Disaster Loan Officer
Distributed and processed disaster loan applications for individuals and businesses damaged by Hurricane Hugo.
- 1989** **Federal Reserve Bank of Atlanta**
Position: Financial Analyst
Performed cost accounting and unit pricing analyses on check clearing services provided by each of the six branch offices.
- 1987-1988** **Merrill Lynch, Pierce, Fenner & Smith**
Position: Compliance
Liaison with registered representatives, traders, and various stock exchanges. Primary responsibility was to mitigate losses to the firm's inventory accounts when registered representatives placed erroneous trade orders.

1985-1987

Investment Services for America (INVEST)

Position: Registered Representative

Organized and presented seminars on financial services. Solicited clients. Liaison between customers and mutual fund wholesalers. Worked with upper management in setting and achieving branch office sales goals.

VOLUNTEER:

Oglethorpe University – President’s Advisory Council 2013 -
2006 – 2008 Kidsave International Coordinator & Fundraising Chair; Atlanta
Community.