

July 16, 2024

Commissioner, Washoe County Senior Advisory Board
Washoe County Human Services Agency
1001 East 9th Street
Reno, Nevada 89512

Re: Recommendation of Leslie Callaway for a volunteer position on the Washoe County Senior Advisory Board

To whom it may concern:

It is my honor to recommend a colleague, Leslie Callaway, for a volunteer position with the Washoe County Senior Advisory Board. Leslie and I have worked together in the American Bankers Association's Regulatory Compliance and Policy group since March 2008. ABA's Regulatory Compliance and Policy group engages with the federal bank regulatory agencies to promote the development of fair and responsible consumer protection and Bank Secrecy Act regulations. In addition, our group helps member banks understand, implement, and maintain compliance with those federal regulations.

Leslie holds the title of Senior Director, Compliance Outreach and Development. She is responsible for responding to ABA member questions about complex statutory and regulatory obligations, a role that demands deep understanding of relevant laws and regulations, strong research and analytic skills, and the ability to communicate clearly in writing and orally.

In addition, for the last eighteen years, Leslie has played a significant role supporting ABA's professional development resources. She is responsible for providing the content for ABA's Frontline compliance courses in her areas of expertise, which include Bank Secrecy Act, fraud, deposit compliance, fair lending, and many other consumer protection laws and regulations.

Of relevance to the Washoe County Senior Advisory Board, Leslie Provided subject matter expertise for ABA's Elder Financial Exploitation training course. The course provides an overview of elder financial exploitation, discusses how to recognize signs of abuse, reviews the law and federal guidance, highlights the distinctions between elder theft and scams, and the role bankers play in protecting older customers. In 2024, Leslie helped update the course, and in the first 6 months of this year, it has been assigned to 30,500 bankers at 580 banks on ABA's learning management system (LMS), and more than 130 banks—mostly large institutions—deliver the course to a greater audience on their own LMS.

In addition, Leslie collaborates with staff from ABA's Foundation Senior Protection Taskforce. In that role, she worked with the Federal Trade Commission, Federal Bureau of Investigation, Department of Justice, and the U.S. Postal Service to create consumer infographics to raise awareness about elder financial exploitation and training materials to help banks identify and report elder financial exploitation. From 2023-24, Leslie served on the Federal Trade Commission's Stop Senior Scams Act (SSSA) subcommittee on Industry training.

In 2023, Leslie met with the Consumer Financial Protection Bureau's Office of Older Americans and a group of bankers to discuss age-friendly banking, in particular discussing the importance of locating bank branches in areas older consumers frequently visit, such as large retail stores, grocery stores, and medical centers; the critical importance of increasing older adults' digital access and the ways financial institutions can support their access; and the challenges presented by Powers of Attorney for consumers and financial institutions.

These are just a few examples of Leslie's work, but they demonstrate her knowledge and passion about elder protection issues. In addition, Leslie is a pleasure to work with; she approaches assignments with enthusiasm and determination. I know you will find her a valuable contributor to your work.

Sincerely,

A handwritten signature in black ink that reads "Virginia O'Neill". The signature is written in a cursive, flowing style.

Virginia O'Neill
Executive Vice President
Regulatory Compliance and Policy