



W. Todd Ackerman
Senior Vice President and
Director of Enterprise Program Services

U.S. Bancorp Experience

Todd is Senior Vice President and Director of Enterprise Program Services. He has been with U.S. Bancorp since 1997 and in banking since 1986. He began his career in the retail and branch operations area of banking and has held subsequent positions as a wholesale credit analyst, commercial lending/business development officer, Director of Credit Risk Assessment, and Director of Independent Risk Assessment. Current responsibilities as Director of Enterprise Program Services include the management of:

- Enterprise Financial Crimes Compliance – development and implementation of all Anti-Money Laundering (AML), Bank Secrecy Act (BSA), Office of Foreign Assets Control (OFAC), and Anti-Bribery (ABAC) policies and programs.
- AML Quality Assurance – independent review of EFCC activities and business line implementation of all AML, BSA, OFAC, and ABAC activities across the organization, including international entities.
- Issue Management and Audit Readiness – review of all issue remediation plans prior to submission to independent testing and validation. Also responsible for the preparation of processes, process owners, business lines, etc. for upcoming Audits or Regulatory Exams. Finally, develops Enterprise wide reporting to monitor and track the status of all existing and potential issues.
- Strategic Assessment Team – trouble shooting team that is embedded into high risk areas to ensure that process improvements are appropriately implemented and executed in an effective and sustainable manner.

Education

Todd received his bachelor's degree in Psychology from Saint Louis University in 1992 and his master's degree from Webster University in Saint Louis, Missouri in 2011.

Professional Affiliations/Community Involvement

Todd serves as a board member for Team Saint Louis Inc. a non-profit entity located in Saint Louis, Missouri that promotes healthy living and active lifestyles within the LGBTIA community through the administration of competitive, non-judgmental sports leagues and social events.

Todd also serves as the Senior Advisory Council for the US Bank Spectrum (LGBTB) US Bank Business Resource Group.

Todd resides in Saint Louis, Missouri and remains a lifelong Saint Louis Cardinals fan.

