



Partner

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Practices

Banking & Financial
Services
Corporate and Business

Education

J.D., Pennsylvania
State University
Dickinson School of
Law, 1983
B.A., *cum laude*,
Mercyhurst University

Bar Admissions

Supreme Court of
Pennsylvania
United States District
Court Middle District of
Pennsylvania

As the former head of the Pennsylvania Department of Banking and Securities, Deputy (COO) and Chief Counsel, Victoria assists clients on regulatory, compliance and enforcement matters in banking and financial services. She oversaw the supervision and regulation of Pennsylvania banks, credit unions and trusts, and the licensing of mortgage brokers, check cashers and money transmitters, and securities broker dealers and advisors. As COO, she managed a budget in excess of \$30 million and an agency of 185 employees. She is familiar with examination protocols, and corporate governance and CAMELS ratings for financial institutions.

Victoria also served as the General Counsel of a nationwide insurance firm, and as the Chief and Deputy Counsel for the Pennsylvania Insurance Department. She has handled property and casualty, and life and health matters, actuarial issues in insurance ratemaking, statutory accounting, administrative regulations, and has litigated administrative agency and appellate cases in Pennsylvania.

She also served the Governor's Policy Office developing legislative and policy positions in the fields of banking, insurance, securities and economic development, and as staff liaison to the Export-Import Bank of the United States on international trade matters in connections with Governor Richard

Representative Experience

- Recent advice to clients on COVID-19 issues, governmental approvals, loan and waiver applications.
- Obtained favorable resolution of life and health insurance regulatory filings and objections.
- Reviewed and approved major merger and acquisition transactions for PA state chartered banks in conjunction with the FDIC and Federal Reserve.
- Provided legal guidance on Bank Secrecy Act/Anti-Money Laundering issues.
- Developed examination training with the Conference of State Bank Supervisors for bank

examiners nationwide as Chairman of the CSBS Educational Foundation.

- Defended agency decisions in Commonwealth and the PA Supreme Courts.
- Provided counsel and oversight in rehabilitation and liquidation decisions.
- Developed and prepared regulations and legislation in banking, insurance, securities and economic development fields.
- Provided advice and counsel with fintech oversight and licensing, cybersecurity, blockchain and money service businesses

Professional and Community Activities

- Former Board of Directors of the Conference of State Bank Supervisors and CSBS Educational Foundation Chairman
- Former Chairman of the Pennsylvania Housing Finance Agency
- Former Pennsylvania Administrator for the North American Securities Administrators Association (NASAA) of securities regulators in US states, territories, Canada and Mexico
- Board of Directors of the Cultural Enrichment Fund which supports the Harrisburg Symphony, the Central PA Youth Ballet, Whitaker Center and other arts organizations in central Pennsylvania
- Member Pennsylvania Society
- Member Newport RI Preservation Society preserving historic mansions of the Gilded Age
- Member PA Bar Association, In-House Counsel Committee, Women in the Profession

Speeches and Presentations

- Keynote speech for PA Housing Finance Agency.
- PA Newsmakers with Dr. Terry Madonna Discussing Pennsylvania Mortgage Matters in conjunction with the PA Credit Union Association.
- Presentation on Commonwealth Financing with the Office of Budget.
- Presentation on economic and financial issues with Federal Reserve Bank economist.
- Presentation to commonwealth accountants and budget analysts on banking and financial issues

Professional Recognition

- Received NASAA's Meritorious Service Award in 2016 for work in state securities regulation

and investor protection.

- Awarded YWCA's Women of Excellence in 2017.
- Chosen by Governor Edward Rendell as Acting Secretary of Banking 2006-2007; Served as Special Assistant to the Governor for Financial Services during tenure as Banking's Executive Deputy.

NEWS / EVENTS

E-Alerts

- Dilworth Partners Victoria Reider and John Squires to Present at the Business Law Institute
- COVID-19 Federal and State Banking Guidance