



As chief risk officer, Rick is responsible for AAG's enterprise risk functions, including compliance, licensing, exam coordination, quality control and other disciplines. His focus is to ensure AAG has an effective risk and control environment that can scale as the company grows. Prior to joining AAG in June 2017, Rick was the senior vice president of enterprise risk management for OneWest Bank. Before that, he served as OneWest's chief compliance officer and chief loan review officer. Earlier in his career, Rick managed CIT Bank's \$5B Community Reinvestment Act commitments, and held leadership positions at IndyMac Bank and Bank of America. He earned his Bachelor of Arts degree in Economics from UC Santa Barbara and a Master of Business Administration degree from NYU's Stern School of Business.