

Krysta A. Rinehart

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PROFESSIONAL EXPERIENCE

Morgan Stanley | Baltimore, MD

Director, Legal and Compliance

March 2022 — February 2026

- Conduct investigations into regulatory rule changes, identifying potential impact areas, gaps, and risks across the firm's global operations.
- Analyze regulatory filings and source materials (FINRA, SEC, global regulators), interpreting complex laws and translating findings into actionable enforcement and policy guidance.
- Maintain regulatory monitoring frameworks and ensure documentation, governance, and audit readiness.
- Coordinate with Legal, Risk, and Operations to align policy changes with business processes and control standards.
- Lead projects involving documentation integrity, compliance readiness, and process optimization.

EagleBank | Rockville, MD

AVP, Pre-Closing Dept Manager

December 2018—March 2022

- Conducted regulatory investigations into related entities and individuals to ensure compliance with Regulation O, conflicts of interest, and insider transaction laws.
- Performed enhanced due diligence searches on natural persons and corporate entities (OFAC, sanctions lists, politically exposed persons, adverse media), documenting findings and supporting evidence.
- Prepared investigative reports presented to the CEO, executive leadership, and regulators, summarizing risk assessments, compliance violations, and remedial actions.
- Worked closely with internal attorneys and external counsel in reviewing and preparing documentation.
- Developed, implemented, and maintained departmental procedures, checklists, and training materials to strengthen operational consistency.

BB&T Bank (now Trust) | Columbia, MD

Officer, Commercial Fulfillment Specialist

January 2016—December 2018

- Reviewed and verified legal and financial documentation for commercial transactions, ensuring accuracy, evidentiary sufficiency, and alignment with regulatory approvals.
- Performed end-to-end booking and funding of commercial loans with strict adherence to core system requirements and approval conditions.
- Reviewed closing documentation for completeness, accuracy, and compliance with approved credit structures.

Howard Bank | Ellicott City, MD

Loan Operations Specialist

October 2014—January 2016

- Supported legal enforcement of loan obligations by verifying collateral documentation, tracking regulatory requirements, and documenting records for dispute resolution.
- Processed and serviced commercial and consumer loans, ensuring accuracy from boarding through payoff.
- Performed collateral review, flood certification validation, and resolution of loan documentation exceptions.

EDUCATION AND CERTIFICATIONS

University of Maryland Global Campus — Bachelor of Science, Business Administration

Minor: Finance | Graduated Cum Laude

Howard Community College — Associate of Arts, General Studies: Business, Leadership, Technology

Graduated Summa Cum Laude

SKILLS AND CERTIFICATIONS

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|------------------------------|------------------------------------|
| ● Loan Servicing | ● Real Estate |
| ● Commercial Lending | ● Risk & Controls |
| ● Loan Booking/Funding | ● Leadership/Management |
| ● Collateral Review | ● Project Management |
| ● Workflow Design/Management | ● Recruiting, Onboarding, Training |
| ● Process Optimization | ● BSA/AML |
| ● Quality Control | ● Loan Servicing Software |
| ● Documentation Review | ● Microsoft Office Suite |
| ● Asset-Based Lending | ● CRE/SBA/C&I Loans |