



April 9, 2019

Alexis C. Bell
1320 East 9th Avenue
Suite 103
Tampa, FL 33605

Subject: Presentation to the OCC's National Operational Risk Committee

Dear Ms. Bell:

Thank you for making your presentation to the National Operational Risk Committee and the OCC and interagency fraud working groups on "Perspectives from the Field: Predictive Risk Management & Oversight Cultures." Your presentation on fraud data analytics, the "fraud tree" and the Ahold case study of fraud key risk indicators was especially enlightening. You certainly presented us with some ideas for consideration.

We valued your expertise and your time. We especially appreciated your willingness to return to Washington, D.C. after the original presentation had to be unexpectedly rescheduled.

Sincerely,

A handwritten signature in black ink that reads "Kevin Greenfield".

Kevin Greenfield
Director of Bank Information Technology
Chair, National Operational Risk Committee