

About the Authors

Jeffrey Torp

Jeffrey Torp is a consultant in the area of regulatory risk for financial institutions. He specializes in the financial institution industry and has more than 20 years of experience serving financial institution clients in matters relating to bank regulation. Mr. Torp is an attorney and has previously served as a consultant with KPMG and with McGladrey & Pullen, LLP, and as legal counsel to the Independent Bankers of Minnesota. He received his law degree from William Mitchell College of Law in St. Paul, Minnesota, and his Bachelor of Arts Degree from Augsburg College in Minneapolis, Minnesota. He has worked with financial institutions throughout the country on regulatory issues and given numerous presentations to groups of bankers, bank examiners, trade associations, attorneys, and others on regulatory topics. He has also served as an instructor for the Independent Bankers Association of America's compliance school and certification program, and authored a number of publications.

Lorraine Hyde

Lorraine Hyde is a regulatory compliance consultant who advises banks, credit unions and thrifts on consumer protection laws and regulations. Ms. Hyde has more than 20 years of general bank experience, including seven years at the Division of Liquidation of the Federal Deposit Insurance Corporation. Most recently, she spent ten years consulting with a national accounting firm as a manager of regulatory compliance. She is also the associate director of compliance for BVS Performance Systems, which serves the financial industry with training and customer relationship management (CRM) products. She has a Master's degree in Management and Administration from Metropolitan State University in St. Paul, Minnesota.