

**Karen Kwilosz**  
**Director for Operational Risk Policy**

Karen Kwilosz has served since 2002 as Director for Operational Risk Policy in the Chief National Bank Examiner's Office in the Office of the Comptroller of the Currency (OCC).

She oversees the development of regulatory policy for national banks in corporate governance, audit and controls, payments systems, and supervision by risk.

Ms. Kwilosz spent the first half of her OCC career examining banks in the Denver area. She transferred to the OCC's headquarters office in Washington, D.C. in 1995 and managed the Training Operations Division for seven years.

Ms. Kwilosz is a native of Chicago and was graduated from Millikin University in 1982.

