

Application Form

Profile

Peggy Jo

First Name

Jo

Middle Initial

Scales

Last Name

425 SE Skipper Ln

Home Address

Port Saint Lucie

City

FL

State

34983

Postal Code

pj1scales@hotmail.com

Email Address

What district do you live in? <http://www.cityofpsl.com/districts> *

District 4

Mobile: (772) 530-5682

Primary Phone

Home: (772) 878-0950

Alternate Phone

Retired?

Yes No

Seacoast Bank

Employer

Sr AML Compliance Analyst

Job Title

Banking - Compliance

Occupation

Which Boards would you like to apply for?

Solid Waste Task Force: For Review

Were you nominated or recommended to apply by the Mayor or a Councilmember?

Yes No

Please Agree with the Following Statement

I have read and guarantee that I meet all the requirements for board service.

I Agree

Interests & Experiences

Why are you interested in serving on a board or committee?

I would like to assist the City of Port St Lucie in dealing with the city's needs in recycling, yard waste and trash pick-up.

Peggy Jo Jo Scales

Why do you think you are qualified to serve on this board or committee?

As a resident of this city for more than 30 years, I've watched this city grow rapidly. I believe the residents of this city can and should help with the never-ending amount of trash we contribute to our local landfills.

Brief description of Education & Experience

Bachelor of Science Degree in Business Administration; before retirement - previously Certified Anti-Money Laundering Specialist (CAMS) and Association of Certified Financial Crimes Specialist (CFCS); General Banking Diploma & Supervisor's Certificate, American Institute of Banking; Federal Bureau of Investigations Citizen's Academy – Graduate and Alumni member.

[Resume - Peggy Scales 09-2021.doc](#)

Upload a Resume

Demographics

Ethnicity

Caucasian/Non-Hispanic

Gender

Female

07/22/1957

Date of Birth

Do you now serve on any City Board, Committee or other Governmental Board or Committee? (NOTE: You cannot serve on more than one Board or Committee within the City of Port St. Lucie during the same time period.)

Yes No

Are you a registered voter?

Yes No

How long have you been a City resident?

33 years

Have you attended the City University classes?

Yes No

Are you a United States Citizen?

Yes No

Are you presently employed by the City of Port St. Lucie?

Yes No

Are you a current or former law enforcement officer, other employee* or the spouse or child of one who is exempt from public records disclosure under FS 119.07?

Yes No

Have you ever been convicted of a crime, pled guilty or no contest to a criminal charge, or entered into an agreement setting forth the terms leading to the reduction or dismissal of the charges?

Yes No

Please Agree with the Following Statement

I agree that all of my answers are truthful and accurate to the best of my ability. I understand that if I have falsified any information my application will be withdrawn and I will not be considered for appointment.

I Agree

PEGGY JO SCALES

Cell: 772-530-5682

SUMMARY OF QUALIFICATIONS

- Certified CAMS and ACFCs professional, who is passionate about the field, with in-depth knowledge of AML/BSA laws applicable to money laundering, The Patriot Act, and U.S. Treasury AML guidelines
 - Sound knowledge in general accounting and critical problem solving skills
 - Proficient in Microsoft Office - Excel, Word, PowerPoint
 - Strong writing, analytical and communication skills with Robust and resourceful internet research capabilities
-

PROFESSIONAL EXPERIENCE

Seacoast Bank (Seacoast National Bank)

June 2015 to May 2020

Compliance Officer, Senior Analyst, Team Lead

- Proficient in FIS Prime, Trust Desk, Image Center, IBS (FIS Core Banking)
- Responsible for managing a team of 6 analysts for transaction monitoring and quality control in Prime
- Responsible for the monitoring of the Trust and Business Funding LOBs (lines of business)

TD Bank NA

Nov 2012 to June 2015

AVP/Investigator II/HRCG (High Risk customer Group)

- Proficient in Pershing NetX360, Actimize, SAS, EDDIS (case management system), ICMS, Joshua and Trust Desk systems
- Assisted with implementation of Pershing/Actimize systems in conjunction with HRCG
- Responsible for High Risk Reviews of Wealth clients and other high risk customers
- Transaction monitoring: review and analyze compliance monitoring reports and other related source documents for suspicious and unusual patterns of activity in Retail Bank and Wealth (brokerage)
- SAR writing

Deutsche Bank

Nov 2010 to Nov 2012

AML Compliance Officer-Private Wealth Management

- Proficient in Metavante's Prime and Actimize system
- Transaction monitoring: review and analyze compliance monitoring reports and other related source documents for suspicious and unusual patterns of activity in Private Bank and Private Client Services (brokerage) monitoring systems
- Responsible for OFAC bulletins and daily database checks, 314a, International Inquiries, Department of Commerce, legal requests and any subsequent reviews generated by matches
- Responsible for review of new relationships/accounts to assign risk and expected activity
- Act as liaison between branches and brokerage clearing house regarding anti-money laundering concerns and any requests for additional information before remittance of wires

Riverside National Bank, a division of TD Bank

Sept 1991 to Nov 2010

BSA/AML Analyst

01/2007 to 11/2010

- Proficient in Patriot Officer
- Responsible for Patriot Officer alerts from batches in addition to any cases assigned from Compliance Mailbox or other sources
- Reviewed and analyzed compliance monitoring reports and other related source documents for suspicious and unusual patterns of activity
- Prepared and presented SARs to the SAR Committee as appropriate
- Provided support to assigned areas on compliance-related issues, including documentation and form review for compliance with applicable regulations
- Responsible for quarterly risk analysis of high risk customers
- Responsible for daily database check, monthly pouch activity reviews, 314a and subpoena reviews.

Trust Operations Analyst

08/2001 to 01/2007

- Proficient in SunGard's Charlotte system
- Opened and closed trust accounts; posted all transactions to client accounts, bill payments for client expenditures, and prepared all monthly and quarterly/annual reports.
- Processed trades, handled daily and overnight check requests, dividend and interest payments
- Balanced receipts and disbursements and posted trust funds to the general ledger system
- Prepared monthly Board reports including written reports regarding cash positions, overdrafts, and collateral reports for the Trust Board.
- Set-up, maintained, and processed trust fees
- Assisted with trust vault entries, inventory reconciliations, and asset distributions

Retail Trainer, Special Projects and Various Retail/Operations positions 09/1991 – 08/2001

- Proficient in Jack Henry and Associates SilverLake system
- Designed, created, and conducted teller and customer service representative training on opening new accounts, money handling, transaction processing, sales techniques, and various banking software programs in addition to new employees unfamiliar with bank's software and databases.
- Created training documentation, class exercises, visual aids, and facilitator guides for classes in small and large group settings.
- Monitored, updated, and revised curriculums to ensure up-to-date training content.
- Assisted management in the opening of new banking branches.
- Special Projects: managed large projects for bank including SCRUB, TIN Certification, Automation of Safe Deposit and billing, Automation of Accounts Payable resulting in cost savings and improved efficiency for the bank.
- Performed Teller and Customer Service Representative duties

CERTIFICATIONS

- Anti-Money Laundering Specialist (ACAMS) Certified
- Association of Certified Financial Crimes Specialists (ACFCS) Certified
- General Banking Diploma & Supervisor's Certificate, American Institute of Banking
- Federal Bureau of Investigations Citizen's Academy – Graduate and Alumni member

EDUCATION

- Bachelor of Science Degree -- Business Administration -- Delaware Valley College of Science & Agriculture, Doylestown PA