

Latoya Bernard, CPA

Contact: · (347)-607-4579 · Lkbernard@gmail.com · North Miami, Florida/Willing to relocate

Certified Public Accountant with 6 years of experience in general accounting, financial statement preparation, and utilizing data to solve complex business challenges and inform decision-making. Eager to take on a role where I can contribute meaningful value to the organization while further honing my leadership abilities and expanding my expertise in finance

#### Key Skills

- Certified Public Accountant(CPA)
- Budget and Expense Management
- Regulatory Reporting Y-9C/Y-14s(FRB)/Y-15/Y-7Q
- Financial Reporting 10Q/10K (SEC)
- Microsoft Office (Word, Excel, PowerPoint)
- Public Accounting
- US GAAP/IAS reporting(IFRS)
- Tableau, Oracle, Alteryx, Essbase, Jira, SAP, Axiom

#### PROFESSIONAL EXPERIENCE

##### **Senior Consultant/AVP - Regulatory reporting - Mizuho Investment bank - New York, USA - Jul 2025- Present (Contract)**

- o Prepared and filed Regulatory reports FRY-7Q, and Y-15 to the FRB with focus on Derivatives and Securities financing transactions
- o Monitored cross-jurisdictional activity to ensure thresholds (e.g., \$75B) were not exceeded, directly supporting strategic regulatory categorization.
- o Reconciled regulatory reporting data to the general ledger; validated static data and investigated significant variances in financial results.
- o Identified and resolved high-risk data issues within manual financial reports, ensuring completeness, accuracy, and internal control compliance.

##### **Lead Senior Financial Analyst - Finance & Regulatory Reporting American Express (AmEx)- New York, USA. Oct 2022 – Mar 2024**

Led a team of four analyst through preparing the BHC's consolidated balance sheet and financial reporting package to the Federal Reserve Bank(FRB). As well as collaborated with technology on various projects to implement new systems and improve the reporting process. Key responsibilities and results include:

- o Reporting: Successfully prepared detailed analytical review and reconciliation of core financial data for presentation to senior management utilizing information from SEC reports on 10 K/10Q, Treasury, Tax etc. Prepared accompanying schedules which included derivatives, off balance sheet items, loans, leases etc. Completed quarterly natural account system mapping maintenance to identify new accounts and business entities. Created and updated BRD's based on instruction changes and new reporting requirements.
- o Data Variance Analysis: Provided monthly analysis and interpretation for behavior of over 4 million records for Capital assessment and stress testing. As well engaged tech to solution new and existing data quality issues based on identified discrepancies.
- o Innovation: Interfaced directly with tech to implement automation activities, review user acceptance testing for new reporting system and suggest changes where key data issues existed. Led process improvement activities which resulted in 20% reduction of schedule sizes and completion time of same. Created Excel data repository for past responses to FRB queries and responses used to create dashboard to visualize trends.
- o Research: Monitored, documented and implemented on-going changes in regulatory reporting requirements by reviewing FRB instructions, GAAP interpretations and assessing impact on reporting.
- o Control Testing: Verified required controls are performed according to documented SOX procedures by completing PRSA testing and review of high risk/manual schedules.
- o Liaison: Provided response to queries raised by external third party on data discrepancies as well as queries from the New York Federal Reserve Bank.

### **Senior Accountant - Iberostar Group- Montego Bay, Jamaica Jun 2017 – Dec 2019**

Coordinated full month end closing procedures including Balance sheet, Income statement and trial balance.

- o Financial Reporting: Performed all month-end inter-company closing activities in compliance with accounting policies, including analysis of Inter-company accounts. Prepared account reconciliations; investigation and explanation for any unreconciled items (Including bank and credit card reconciliations).
- o Budgeting and Forecasting: Facilitated the preparation of the yearly budget. Investigated quarterly variance and provide explanation for variance attributed to waste or low occupancy, leading to 5% cost cut.
- o Supervisory Support: Oversaw the performance of 3 accounting Clerks: AP, AR, Cash
- o Tax Preparation : Completed business Tax forms IT07, Schedule 8(transfer pricing) and RTO1(Guest accommodations tax)

### **Accountant/CIPS Audit Associate PriceWaterhouse Coopers- Montego Bay, Jamaica. Jan 2016 – Feb 2017**

Performed audits of financial statements and internal controls for a variety of clients (CPG, Hospitality, Energy and Telecommunication) resulting in the identification of significant deficiencies and material weaknesses.

- o Planning: Conducted risk assessment and facilitated the development of the audit plan that identified and addressed potential non-compliance issues.
- o Financial Analysis: Evaluated client's financial accounts to ensure appropriate documentation and presentation in accordance with outlined audit plan.
- o Reporting: Completed disclosure checklist, updated client financials and facilitated the preparation of client's financial statements in accordance with International Financial Reporting Standards (IFRS)/GAAP after Audit partner review.
- o Controls testing and review: Evaluated the design and effectiveness of clients' internal controls. Identified weaknesses and other irregularities as well as delivered suggestions for improvement of client processes.

### **Volunteer**

#### **Volunteer Senior Care Advocate (after migrating to USA)- Daughters of Miriam, New Jersey, USA. Mar 2020 - Jan 2022**

- o Assisted Patients with navigating the health care system and access to necessary services during the pandemic.
- o o Navigate health care system: Assisted patient with insurance policies(including medicare, medicaid) coverage, filing claims and addressing billing disputes.
- o o Facilitated communication: Set appointments for doctor visits, transportation and tests. Communicate with health care providers as well as patients' family or guardian to ensure patient understands diagnosis, treatment options and process.
- o o Advocating for patients and resolving issues: Ensuring patient rights are protected by voicing concerns and patient requests. Address and resolve issues related to quality of care or concerns when hospitalized or in a recovery facility.
- o o Informal Financial review: Assisted patient with the review of banking records to ensure familiarity with transactions and staying current with bill payments and expenses.
- o o Emotional Support: Practiced active listening, helping patient connect with other patients and participate in activities. Watch out for signs of depression and encourage patient to seek treatment.

### **EDUCATION**

University of Technology Jamaica BBA(Hons) Accounting (equivalent to US Bachelors in Accounting) Nov 2016

### **PROFESSIONAL DEVELOPMENT/AFFILIATIONS**

Notary Public (NJ)	Mar 2022
Certified Public Accountant (DC)	Dec 2022
Business Taxation, City University of New York	Dec 2019

