

Monica Freas **Director of Enforcement**

Monica Fuentes Freas is the Director of Enforcement in the Office of the Comptroller of the Currency (OCC).

In that capacity, Ms. Freas oversees the OCC's Law Department group responsible for conducting investigations and taking administrative enforcement actions against national banks and federal savings associations, federal branches and agencies of foreign banks, and institution-affiliated parties of these institutions. Enforcement handles matters involving unsafe or unsound banking practices, violations of federal banking laws and regulations, violations of regulatory agreements, breaches of fiduciary duty, Bank Secrecy Act/Anti-Money Laundering law violations, consumer law violations, and fraud related actions, among other areas.

Ms. Freas joined OCC Enforcement in 2005 as a staff attorney and later served as Special Counsel and Assistant Director. Prior to joining the OCC, Ms. Freas was a litigator at the law firm of Spriggs & Hollingsworth on banking related matters.

Ms. Freas received her juris doctor in 1998 from the University of Washington School of Law, and a bachelor of science (cum laude) in Business in 1995 from the University of Central Florida.

