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**State of Vermont**  
**Department of Financial Regulation**  
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For consumer assistance:  
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[Insurance] 800-964-1784  
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Cynthia Stuart has served as deputy commissioner of the Banking Division since her appointment in January of 2015. In this role, she oversees the Division that regulates and examines a variety of entities including banks, credit unions, lenders, mortgage brokers, sales finance companies, debt adjusters, and money servicers. The Division also provides consumer assistance, education, and outreach to protect consumers from financial fraud. Prior to her current role, Ms. Stuart worked for 18 years in the banking industry, primarily with community banks, with experience in retail, operations, marketing, training and investment program oversight at the senior management level.

She received her undergraduate degree from Trinity College in Burlington, VT, and a master's degree in business administration from Plymouth University in Plymouth, NH. She also attended the Graduate School of Banking at Louisiana State University and the ABA Bank Marketing School at the University of Colorado. In order share her experience, Ms. Stuart taught periodically for the Center for Financial Training and Education Alliance, a non-profit organization committed to expanding the financial industry knowledge of bankers.

With a belief that volunteerism is essential to a healthy community, Ms. Stuart has serves on the Board of Commissioners for the Vermont Housing Finance Agency, State Liaison Committee Representative on the FFIEC Task Force on Reports, and the Planning and Zoning Board Chairperson for the Town of Concord Vermont. Previously Cynthia served on the Government Relations Committee for the Vermont Bankers Association, the Executive Committee and as an instructor for the Center for Financial Training and Education Alliance, and as a Baldrige Examiner for the Granite State Quality Council. She resides in Concord with her husband Bill and two sons Caleb and Evan.

