

# Steven M. Walter

Orlando, Jan 25, 2020

Jane Employer  
HR Recruiter  
Consumer Financial Protection Bureau  
1 Main Avenue  
Orlando, FL 32810

Dear Jane,

I was waiting impatiently for you to reopen your CFPB Summer Internship admissions. As a recent 4.0 GPA graduate of a Bachelor of Science in Fraud and Financial Crime Investigation from Utica College, and a ACFE-certified Fraud Examiner, I am ready to serve the American public and root out predatory and abusive financial practices.

In the last year of my college study, I took an internship as a Fraud Analyst at the TQC Financial Group. During this 2-month placement, I was able to stay abreast of financial crime risk trends, relevant regulations, and compliance standards. The work mainly focused on white collar crime. During this time, I took part in detecting over 150 instances of fraud, totaling a prevented cost to TQC and clients of \$1.5m. I also took part in investigation and prosecution activities of automatically-detected (or suspected) fraud, working on over 100 cases totaling over \$2.1m. TQC's main clients were medium to large privately-held companies, and I learned the typical mechanisms of corporate fraud, as well as navigating the records, systems, and patterns of these companies. I was offered a full-time position at TQC with the end of the internship, but I decided to apply my talents to protecting individual, private persons, whose livelihoods are at risk after instances of fraud, instead of safeguarding multi-million dollar company profits.

Serving the American public is extremely important to me as Navy League Cadet, and fraud is a personal issue for me, as my mother and father were defrauded of all their savings and ultimately, their house, as a result of abusive lending practices. For this reason, working at CFPB and securing financial markets for consumers would be extremely gratifying to my personal calling.

When could we connect in person or by call to discuss how my corporate fraud analysis experience can translate to detecting and combating large-scale, low-stakes, individual target fraud?

Kind Regards,

Steven M. Walter  
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steven@hwalter.com

## Personal Info

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