



Matt Beardsley
CFE
Senior Manager, Consumer Lending, High-Risk Lending & High-Risk Mitigation
PenFed CU

Matt began his career at PenFed CU over 24 years ago and possesses a unique professional background that combines close to 15 years underwriting consumer loans and over 10 years investigating and combatting ALL forms of consumer bank fraud. For the last 8 years He's been managing a dynamic and skilled team that underwrites consumer loans through the lens of loan fraud mitigation. Hecan speak confidently to cases of identity fraud, synthetic identity fraud, first-party consumer loan fraud, elder abuse/ exploitation, money laundering & money mule schemes, check fraud, debit/credit card fraud, fraudulent credit washing schemes (aka “fixing credit”), and large-scale credit bustout fraud.

Matt has testified as a custodial witness for several federal bank fraud cases led by the FBI, US Secret Service, US Postal Inspectors, and have referred countless bank fraud cases (referrals) to local and state law enforcement. He can share all kinds of “war stories” from years of experience investigating and combatting bank fraud.