

[In The Loop Episode 5 | Inside MSB Supervision: A View from the Other Side of the Exam](#)

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Most financial services examiners have never seen an exam from the other side of the table.

In this episode of *In the Loop*, hosts [Kareeme Tucker](#) and [Derek Storms](#) sit down with [Misty Reeder](#), Director of Regulatory Exams at MoneyGram. Misty leads the company's global examination program and serves as a primary point of contact for regulators across the country. She walks through what a state exam looks like from inside a money services business. Misty also gets specific about where NMLS and SES already work well for her team, and what she would change about the way an exam scope is set.

In this episode, you'll learn:

- Why Misty pushes for onsite exams and what gets lost when the work happens entirely at a distance
- How consistency in NMLS and coordination through SES affect the daily work of a nationwide compliance team
- What tends to surprise examiners when they examine a company with teams spread across the globe

Chapter Markers

(00:00) Introduction

(02:36) Meet Misty Reeder, Director of Regulatory Exams at MoneyGram

(03:59) Bass fishing, baitcasters, and an eight-and-a-half-pound fight

(06:02) Where state regulators fit into MSB supervision

(07:34) The business pressures MSBs are tracking right now

(09:30) State exams compared to federal exams

(13:48) What examiners don't see behind the curtain

(14:28) Why onsite exams work better for both sides

(16:08) Technology, AI, and risk management
(17:49) NMLS consistency and the call report
(20:21) Where NMLS could better support state and industry engagement
(21:29) How SES changes exam communication
(23:50) One enhancement to state coordination: a single point of contact
(24:49) The value of multistate reliance
(25:35) Trust charters, the GENIUS Act, and the state system
(29:19) What surprises examiners about global MSB operations
(30:18) The one change Misty would make to the exam process
(32:22) Fishbowl questions, organization tips, and cauliflower pizza

Resources:

Derek Storms' LinkedIn: <https://www.linkedin.com/in/derek-storms-81026269/>

Kareeme Tucker's LinkedIn: <https://www.linkedin.com/in/kareemetucker/>

Misty Reeder's LinkedIn: <https://www.linkedin.com/in/misty-reeder-cams-a9604172/>

Examiners know the drill—new city, long day, and one important question: Where are we eating?

Finding a good spot near the job site that won't wreck your per diem can be tough... but don't worry, we've got a slice of help.

Introducing the *In the Loop* Pizza List—a delicious collection of favorite pizza spots from across the country, built from more than 10 years of examiner feedback.

Because when it comes to road food, pizza always delivers.

With every episode of *In the Loop*, we ask our guests to share their go-to pizza place, so the list keeps growing one slice at a time.

Got a favorite pizza joint? Send it to: InTheLoop@csbs.org—we'd love to add it.

This list is not an endorsement by the Conference of State Bank Supervisors... just our best attempt to make sure no examiner suffers through bad pizza on the road.

Stay hungry. Stay traveling. Stay *In the Loop*.