

Michael B. Galligan

Manager of Compliance & Quality Control CMCP, CUCE
CAP COM Federal Credit Union



Throughout his two decades in real estate lending, Michael Galligan has blended business skills, regulatory knowledge, and consumer satisfaction. He serves as Manager of Compliance and Quality Control at CAP COM Federal Credit Union and is a Mortgage Bankers Association-certified Mortgage Compliance professional. Galligan's areas of expertise include laws and regulations impacting financial institutions and mortgage entities.

Prior to joining CAP COM in 2013, Galligan served in a number of lending and banking roles he worked as Loan Operations Manager, Assistant Vice President for Legacy Banks in Pittsfield, Massachusetts (now part of the Berkshire Bank family).

His current role at CAP COM evolved from service he performed at Homeowners Advantage, CAP COM's mortgage subsidiary. As Mortgage Audit Specialist, Galligan created procedures and training courses for audit and quality control delivery processes.

As Manager of Compliance and Quality Control, Galligan focuses on adherence with Federal and New York State laws and regulations which impact the operations of the credit union. He creates and manages programs that address regulatory risk for CAP COM's \$2 billion dollar business, including Homeowners Advantage and Old Heritage Realty Services subsidiaries.

Michael's B.A. in Psychology is from Siena College. He holds certifications in Mortgage Compliance and Quality Control from AllRegs Academy, a real estate lending trade school. He also holds a Certified Credit Union Compliance Expert (CUCE) designation from the Credit Union National Association (CUNA). Other professional accreditations include Meyers Briggs Management Training, HVHC Management Development Training, and the OZ Principle Accountability Training. Michael is a member of the New York Mortgage Bankers Association Board and lives in Niskayuna, NY.

Michael enjoys working internally with various departments at CAP COM. He graduated from the CAP COM Emerging Leaders Class of 2019 and also served on the CAP COM Employee engagement and encouragement committee, GUSTO.