

# Bethzaida Kunitzer, CFSA

[REDACTED]  
Oswego, IL 60543  
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## EXPERIENCE

Navistar, Inc. Lisle, IL

**Associate Director, Internal Audit & Compliance** (Sr, Manager) 1/13-2/17 3/17-Present

- As of December 2015, also responsible for the Compliance program of Navistar reporting to the VP IA and Chief Compliance Officer.
  - Day to day management of Compliance program, including trainings: Code of Conduct, FCPA, Human trafficking, Raise Your Hand, among others.
  - Ensuring company has proper compliance policies. Authored Policy on Policy to provide a standard format for all company policies.
  - Manage company policy and procedure repository site to ensure documents are develop and kept up to date.
  - Oversight of Raise Your Hand program and conduct reviews/investigations as appropriate.
  - Prepared Compliance reports for the Board
  - Conduct FCPA reviews and ensure action plans, if necessary, are completed.
  - Sought routinely by Management, USA and Mexico, for advice in compliance, policies and accounting matters
- Manage and direct all internal audit phases, including risk assessment, audit plan development, project planning, execution, and reporting
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- Partner with management in assessing proper remediation actions and implementation of best practices
- Participate in maintaining enterprise risk management process
- Manage SOX compliance for all functional areas within the Corporate and Financial Services Segments, including global operations in Mexico and Brazil
- Manage (dotted line) the internal control resources in Mexico (5) and Brazil (2)
- Manage and perform investigations
- Manage outsource resources in Brazil and Mexico
- Work closely with Navistar external auditors

**Manager, Internal Audit/SOX** 7/12-1/13

- Conducted SOx 404 project planning, including Risk Assessment, scoping, budget, planning
- Monitored business results and assess financial materiality thresholds for both planning and evaluation purposes.
- Managed documentation updates, including testing standards, providing guidance and coordinating with Company personnel.
- Partnered with management in assessing proper remediation actions and implementation of best practices
- Evaluated changes in SEC and PCAOB rules and regulations, and adjusted scope as necessary
- Managed the resolution of observations at the Company level to ensure they were handled properly
- Lead KPMG Direct Assistance Project for FY 2012 and 2103. Project included planning, execution, reporting and managing resources.

**Manager, SOX / Sr. Financial Analyst, North America (NA) Truck**

6/10-7/12

- As Sr. Financial Analyst:
  - Assisted the Finance Manager with monthly and annual forecasting, budgeting and management reporting for North America Truck Group with revenue exceeding \$5 billion annually
  - Utilizing management reporting tools prepared profitability analysis at the model level
  - Assisted in the consolidation and review of the financial forecasting from five non-core businesses reporting to NA Truck
  - Worked closely with NA Truck Strategic Business Development Team in preparing business cases for potential acquisitions and/or product line expansion
  - Prepared NA Truck Monthly Results Package
- As Manager, SOX
  - Managed newly acquired business and helped them established a control environment
  - Facilitated relationship between Internal and External Audit and the businesses
  - Consolidated the 302 Disclosure and Representation Process for NA Truck

**Manager, Internal Controls Truck**

6/09 -6/10

- Managed SOx 404 compliance audits for Truck Segment: including Risk Assessment, scoping, budget, planning and managing of resources
- Managed documentation updates, including testing standards, providing guidance and coordinating with Company personnel
- Partnered with management in assessing proper remediation actions and implementation of best practices
- Managed a total of eight resources: 5 internal control employees located at the Truck Manufacturing Plants (including Mexico Plant) and three in our Truck Corporate group
- Assisted in Physical Inventories of new acquisitions
- Managed the relationship with external auditors assigned to Truck Segment.

**Manager, SOX Compliance**

12/07 to 06/09

- Conducted SOx 404 project planning, including Risk Assessment, scoping, budget, planning and managing of resources
- Monitored business results and assess financial materiality thresholds for both planning and evaluation purposes
- Managed documentation updates, including testing standards, providing guidance and coordinating with Company personnel
- Partnered with management in assessing proper remediation actions and implementation of best practices
- Evaluated changes in SEC and PCAOB rules and regulations, and adjusted scope as necessary
- Co-lead the SOx PMO weekly meeting, as well as the segments' calls
- Assisted in reducing consultant cost in 2008 by reducing Ernst & Young involvement in the testing by almost 50%
- Served as a liaison to the Company's external auditor

**Sirva, Inc.** , Westmont, IL**Senior Internal Auditor**

05/07 to 11/07

- Served as an Internal Audit Liaison partnering with Business Unit Management on company-wide strategic initiatives
- Lead the execution of documentation update and compliance testing as part of SOX

**Laidlaw International, Inc.** , Naperville, IL**Internal Auditor**

05/06 to 05/07

- Developed the Company-wide Field Audit Program for Laidlaw Education Services
- Lead and coordinated the execution of the Field Audit Program for Laidlaw Education Services
- Developed and executed the Payroll Audit for Laidlaw Transit

- Assisted management in developing corrective actions that 1) addressed deficiencies found during audits and 2) mitigated on-going and future business risks
- Served as an Internal Audit Liaison partnering with Business Unit Management on company-wide strategic initiatives
- Responsible for managing and addressing Help Line calls to conclusion, including conducting necessary investigations
- Lead the execution of key controls testing for Laidlaw Transit as part of SOX

**Farmers Insurance Group** Aurora, IL

**Senior Internal Auditor**

04/00 – 7/01 and 9/04 to 05/06

- Documented the Fraud, Prevention and Detection Cycle and the Risk Management Cycle as part of the Company's Sarbanes-Oxley project
- Participated in Company-wide audits of the Claims and the Distribution System functions
- Assisted management in developing corrective actions that 1) addressed deficiencies found during audits and 2) mitigated on-going and future business risks
- Performed financial audits of insurance agents to ensure policyholders' premiums were properly handled
- Performed financial services audits of Registered Representatives to ensure compliance with laws and regulations
- Conducted fraud investigations of suspected agents and employees

**Accounting Supervisor**

2/02 to 8/04

- Supervised the distribution and payment of monthly commissions to Agents and District Managers
- Supervised and verified the calculation and payment of policy contract value to Agents and District Managers
- Oversaw the subsidy payment of Agents and District Managers and coordinated collection activity
- Prepared the department's annual budget
- Reviewed the budget monthly and adjust projected expenses as needed
- Conducted operational reviews of the Commissions and Subsidy Receivable activities
- Completed and monitored performance plans for six employees

**Accountant**

7/01 to 2/02

- Prepared Financial District Projections
- Verified the accuracy of income reporting for Agents and District Managers
- Prepared Bank and Accounts Reconciliation

**Claims**

9/97 to 3/00

**EDUCATION**

**Accountancy, Bachelor of Science**

*Aurora University*

Graduated June 1999

Aurora, IL

**OTHER SKILLS**

- Proficient in: Microsoft Office, Excel, Power Point, Bwise, Sharepoint
- Bilingual – English and Spanish

**CERTIFICATIONS**

- Certified Financial Services Auditor

**COMMUNITY INVOLVEMENT**

- Treasurer of Aurora Puerto Rican Council
- Former Treasurer of non-profit – Happy Helpers and Boys Scouts of America Pack 363