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Governor Reeves announces his appointment for Mississippi Bank Commissioner

Jackson, Mississippi – Governor Tate Reeves announced Tuesday that Rhoshunda Kelly will lead the Mississippi Department of Banking and Consumer Finance. Prior to this appointment to Bank Commissioner, Mrs. Kelly served as Acting Commissioner upon the retirement of the previous Commissioner and was appointed Interim Commissioner July 1, 2020.

Governor Tate Reeves stated that “Mrs. Kelly will continue to serve the people of Mississippi well in her capacity as Commissioner of Banking and Consumer Finance. Her experience and dedication to the Department will be an asset to the industry as well as the citizens who utilize the services of state-chartered banks and credit unions across Mississippi.”

Rhoshunda has nearly 20 years of experience as a bank regulator. She was appointed Deputy Commissioner in 2014 and was responsible for supervisory oversight of the banking, mortgage, consumer finance, administration, legal and information technology divisions. In this capacity, she also ensured effective coordination between the state and federal regulators and fostered engagement with regulated industries.

Mrs. Kelly grew up in Reform, Mississippi. She began her career as a bank examiner after graduating from Mississippi State University with a degree in Business and a concentration in Banking and Finance. She was a field examiner from 2001 to 2011. As a field examiner, she assessed the safety and soundness of Mississippi state-chartered banks. In 2012 she became a review examiner and was promoted to the Director of Bank Supervision in 2013.

“I am humbled and honored to serve as the next Commissioner of the Department of Banking and Consumer Finance. I want to thank Governor Reeves for this opportunity to serve the State of Mississippi. We have a vibrant financial ecosystem of banks, credit unions, mortgage companies, and consumer finance industries. This financial network touches every corner of the state.”

Mrs. Kelly stated that “Mississippi is a national leader in banking and finance. Our bankers and consumer finance industries are committed to serving their customers and promoting economic growth in their communities. I look forward to building on the growth and success of Mississippi’s financial sector and enhancing the regulatory partnership with the industry.”

This appointment requires confirmation by the Mississippi Senate.

Rhoshunda is a graduate of the School of Banking at Louisiana State University where she is currently a faculty member. She is also an honor graduate of the American Bankers Association Graduate Trust School. Mrs. Kelly is a Certified Public Manager and a Certified Examinations Manager. She was named a 2019 Leader in Finance by Mississippi Business Journal.

Mrs. Kelly is active in the Conference of State Bank Supervisors (CSBS), serving on the Board of Directors, as well as several other organizational committees, including chairman of the southeastern district of state bank regulators.

The DBCF is charged by Mississippi law with chartering and regulating banks and credit unions and licensing mortgage companies and consumer finance industries operating in Mississippi. This authority includes ensuring the public is provided with a convenient and safe financial industry, along with fair and lawful consumer related financial transactions.

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