The Virgin Islands Consortium

Virgin Islander Inducted Into 2022 Biographical Profile of Marquis Who's Who For Achievements in Banking Industry

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Keisha L. Richards

Marquis Who's Who, the world's premier publisher of biographical profiles, has inducted Virgin Islander Keisha L. Richards in their 2021 publication of Who's Who, according to a release issued Monday.

According to the release, Ms. Richards's humble beginnings began in the industry in 2000, when she secured a job as a bank teller at Popular Inc. to provide for her growing family. However, she did not expect that the job would turn into a career and a love for banking.

Her outstanding leadership at Popular Inc. served as a pillar in the foundation of her professional experience, stated the release. Ms. Richards's ascended throughout the ranks, receiving multiple promotions and challenging leadership roles, which earned her titles throughout the institution's tiers. As such, she was later named vice president of regional operations, charged with overseeing nine branches and a cash processing center in the US Virgin Islands and the British Virgin Islands.

In 2015, she was notably recruited as the chief executive officer of St. Thomas Federal Credit Union, the largest credit union in the Virgin Islands. This also made her the youngest female chief executive officer in the organization's history. Under Ms. Richards's guidance, she has reinvented the local credit union experience and placed St. Thomas Federal Credit Union on the map, locally and nationally, by receiving a national accolade from the National Association of Federally-Insured Credit Unions (NAFCU) in 2019, according to the release. Additionally, her ambitious approach has managed to grow the credit union's asset size from just over $50 million to now $81 million.

Though she has accomplished much throughout her career, Ms. Richards considers her most striking achievement as mentoring and encouraging other bankers to see the most fulfilling aspects of the industry, just as she was once mentored by a Virgin Islands financial pioneer. The most fulfilling part of the industry, according to Ms. Richards, is being able to educate the community on financial literacy through core concepts of budgeting, saving, and credit management.

Additionally, after the stark realization that the Virgin Islands lacked affordable rental homes, Ms. Richards co-founded Solum Group LLC in 2015, with its mission of rehabilitating distressed properties and transforming them into high-quality and affordable rental dwellings with modern amenities.

Her advocacy and volunteer efforts are not limited to professional or institutional reinvestment activities, stated the release. Community service is a priority for her and a treasured part of her life's work. She actively donates and engages with various community and family outreach organizations.

Ms. Richards's holds a bachelor's degree in business administration from the University of the Virgin Islands and a graduate certificate in auditing from Walden University. Moreover, she has top-tier professional certifications in critical banking and financial competencies. She is certified as a bank secrecy officer, risk manager, credit union business development professional, credit union internal auditor, and human resources compliance professional.

Coupled with her continued education and years of experience, she has garnered expertise in regulatory management, corporate compliance, fiscal oversight, human resources, market analysis, and training & facilitation, according to the release.

Ms. Richards attributes her success to the support of her family and her multifaceted resilience for change, innovation, and purpose. She is determined to continuously "reinvent the wheel," lead with humility and inspire those around her.