

Chelsea Amelia Cruz

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Chelsea Amelia Cruz is a dedicated social and economic inclusion advocate, with a focus on policy, access to capital, and financial innovation. She is currently a Senior Community Affairs Specialist with the Strategic Partnership and Program Development team within the Division of Depositor and Consumer Protection at the Federal Deposit Insurance Corporation (FDIC). As a Senior Community Affairs Specialist, she develops national strategies, partnerships, and programming to advance economic inclusion and equity, particularly for underserved communities. She also serves as the national subject matter expert for Community Development, the Community Reinvestment Act (CRA), and inclusive Fintech.

In her prior role, Chelsea co-founded the Community Development Finance (CoDeFi) team at the Federal Reserve Bank of New York, which aimed to increase the impact of community development finance projects in the New York Fed's district and ensure that qualified Community Reinvestment Act activities are meeting the current needs of low-and moderate-income communities. She lead strategic partnership development, the creation of analytical products and educational materials, and conducted programming to connect community organizations, financial institutions, impact investors and other relevant stakeholders.

Before joining the Federal Reserve in 2013, she held positions in both the private and non-profit sector. From 2011-2013 she worked as a business development and operations associate at the GFT Group, a technology consulting firm for the financial services industry.

Chelsea is a Bronx native and holds a Bachelor of Arts in Political Science with a concentration in international affairs from Hofstra University.