

James “Corey” Watts — CIO/CISO Resume

James “Corey” Watts

**Chief Information Officer / Chief Information Security Officer ·
Regulated Financial Services · Cyber Resilience, AI Governance &
Core Modernization**

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Executive Summary

Security-first CIO/CISO for a ~\$900M federal credit union — leading technology, cybersecurity, PMO, facilities, and modernization for 85,000 members across 8 branches with an 18-person team and a \$5.5M budget. I turn regulatory pressure, cyber risk, and legacy-platform constraints into board-visible execution: my team contained a Citrix NetScaler **zero-day ransomware attack pre-encryption with no data exfiltration** (earning Fortera’s *Department of the Year*); we delivered a clean NCUA IT exam; and I led the core banking migration off on-premise hardware to **Jack Henry EASE cloud hosting**, integrated an acquired institution, and built new data, automation, and AI-governance capabilities from zero.

I am building an **examiner-defensible, regulated-AI operating model** for the credit union — an independently peer-reviewed (multi-model adversarial review), multi-agent, human-in-the-loop design where frontier models author work, an independent second-vendor agent validates as a binding gate, and an isolated, local LLM is the *only* component that ever touches sensitive member data. Lab-proven today; pilots begin June 2026. **M.S. Cybersecurity; EC-Council CCISO; CEH.**

Core Competencies

Cyber Resilience · AI Governance · NCUA / FFIEC / ACET Readiness · Board Risk Reporting · Incident Response · Core Banking Modernization · M&A Integration · Data & Automation · BCP/DR · Vendor Risk · Executive Leadership

Professional Experience

Fortera Federal Credit Union — Clarksville, TN

Chief Information Officer · 2020 - Present

Lead IT, cybersecurity, PMO, and facilities for a ~\$900M federal credit union serving 85,000 members across 8 branches in Middle Tennessee. 18-person organization; \$5.5M annual operating + project budget. Report to the CEO; quarterly reporting to the Board IT/Cyber subcommittee and the Supervisory Committee.

- **Contained a zero-day ransomware attack before any encryption or data exfiltration.** Led incident response when a Citrix NetScaler zero-day delivered a threat actor into the environment. My team detected, contained, and eradicated the actor *pre-encryption* — anchored by a defense-in-depth stack (EDR, 24/7 MSSP, segmentation) and trained operators. **Outcome: no member data exfiltrated, no encryption event, full eradication — and Fortera’s “Department of the Year” award.**

“...they were able to use those tools and training to contain the Threat Actor and eradicate them from the network before the encryption event took place. Their quick action and investigation prevented any return of the threat actor to encrypt the systems within the network.” — Arctic Wolf (independent third-party finding)

- **Built the regulated-AI control model Fortera can defend to examiners.** Designed an independently peer-reviewed (multi-model adversarial review), multi-agent, human-in-the-loop architecture in which frontier models draft non-sensitive work, an independent second-vendor agent validates output as a binding gate, and sensitive member data stays on isolated, local non-frontier models. Authored the AI Usage & Governance Policy, AI Strategic Plan, and role-based AI training; added signed use-case packages, release-gated change control, deterministic-engine-first financial math (model advises, code computes, nothing auto-posts without human approval), and tamper-evident audit mapped to CSF 2.0 / ACET / FFIEC / GLBA. Member PII is processed only on local, non-frontier models — never sent to cloud frontier AI vendors. Lab-validated; pilots begin June 2026.
- **Modernized core banking and integrated an acquisition without member disruption.** Led the Jack Henry Symitar Episys migration from legacy on-prem hardware to Jack Henry EASE cloud hosting, then owned IT due diligence and post-close integration of Life Credit Union into Fortera — infrastructure, AD identity, and core member-data consolidation.

- **Delivered a clean 2025 NCUA IT examination.** Closed prior-cycle (2023) procedural items and built examiner-defensible control evidence mapped to NIST CSF 2.0, NCUA ACET, FFIEC, and GLBA Safeguards.
- **Built a data + automation function from zero.** Stood up the team, tooling, and pipelines; shipped Fortera’s complete retail, branch, and strategic scorecards, replacing third-party reporting with internally built reports and dashboards for executive and branch operations.
- **Hardened resilience.** Re-architected file, database, and supporting platforms to an HA-by-default footprint, eliminated single points of failure across critical systems, and implemented a tested failover program — qualitatively the strongest DR posture in the institution’s history.
- **Board & Supervisory-Committee reporting.** Quarterly IT/Cyber report-out with a KPI scorecard covering exam readiness, incident metrics, project-portfolio health, and the AI/automation pipeline.

Silex Data Solutions — Brentwood, TN

Vice President, Technical Services · 2017 - 2020

- **Led enterprise technical services for major Tennessee accounts — AutoZone, State of Tennessee, International Paper, and others — translating CIO objectives into infrastructure, cloud, automation, and security roadmaps through proposal defense and delivery governance.**
- Built and led the pre/post-sales engineering team; established review standards for major engagements and on-call support for delivered solutions.

Broadcast Music, Inc. (BMI) — Nashville, TN

Director, Infrastructure Operations · 2008 - 2017

- Owned all data-center infrastructure across two data centers for one of the world’s largest music-rights organizations — **400+ Dell servers, 20+ VMware ESXi hosts**, and a 5-person team.
- Executed **three data-center moves with continuous business operations** (no outage); built an enterprise DR program (VMware SRM, tier-based RTO/RPO) that passed every audit cycle and owned storage strategy and a 5-year lifecycle plan.

Community Health Systems (CHS) — Clarksville, TN

Manager, Technical Services · 2001 - 2008

Built and ran in-house technical services for a 250+ bed hospital after reclaiming operations from an outsourcer — new data center, full voice + data build-out, and 24/7 service operations with no clinical interruption.

Earlier Career

Mid-South Connections — Owner / Business Solutions Manager (1996–2000); founded the company and doubled annual sales each year until acquisition. **Community Telephone** — Network Solutions Manager (2000–2001). **Austin Peay State University** — Adjunct Instructor, Web Design (1998–1999).

Education & Certifications

M.S., Cybersecurity & Information Assurance — Western Governors University, 2023 **B.B.A., Business Management** — Austin Peay State University, 1997 (4 academic scholarships)

EC-Council Certified Chief Information Security Officer (CCISO) · Certified Ethical Hacker (CEH) · AWS Certified Solutions Architect · Red Hat Certified System Administrator (RHCSA)

Splunk Certified Power User · Zerto Certified Professional · NetApp Certified Storage Associate · Tenable Certified SecurityCenter Engineer

Board & Industry Engagement

- **FS-ISAC** — Member; financial-services cyber-threat intelligence sharing.
 - **Callahan & Associates CIO Roundtable** — Member; credit-union technology leadership peer network.
 - **Austin Peay State University** — Guest lecturer on AI adoption and information security.
 - **Gateway Credit Union Board of Directors** — Past President.
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Technology Profile

Strategy & Security: NIST CSF 2.0 · NCUA ACET · FFIEC · GLBA Safeguards · AI governance · vendor/third-party risk · EDR · Splunk · Tenable · firewall/segmentation · 24/7 MSSP · defense-in-depth · BCP/DR
Infrastructure, Cloud & Automation: VMware vSphere/ESXi/SRM · Linux · Active Directory · AWS · Microsoft 365 · Authentik/OIDC · Ansible · Python · local/on-prem LLMs · Jack Henry Symitar Episys + EASE