

STEPHEN JANETZKO

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FINANCIAL/OPERATIONS/RISK MANAGEMENT PROFESSIONAL

Financial Services Professional offering expertise in mounting overall efficiency of operations, due diligence, and risk management for the benefit of the company, as well as the customer in fast-paced, deadline-driven environments. Innovative business partner, effective communicator, and dynamic project manager known for the ability to manage multiple and competing priorities, delivering quality services and products that are on time, and per the regulatory specifications. Collaborative leader with strong interpersonal skills, a high attention to detail / accuracy, and demonstrated successes in directing cross-functional teams to deliver financial analysis, risk assessment, business review, and client transaction preparation to attain business goals.

CORE COMPETENCIES

Due Diligence Processes • Risk Identification / Mitigation • 15 Years Risk Management Experience • Commercial Loan Compliance and Process • KYC Requirements • Extensive Experience in Bank Secrecy Act and Anti-Money Laundering (BSA/AML), Financial Crimes Risk, CIP, OFAC reviews • Quality Assurance • Process Improvements • Reporting • Research • Audits • Consultative Selling • Presentations • Strong Analytical and Quantitative Skills with Project Management Experience • Advanced Proficiency in Excel • Experience with Power BI • Lexis Nexis Reporting

TECHNICAL PROFICIENCIES

Microsoft Office – Word, Excel, Power Point, Salesforce • Wells Fargo Systems – Hogan / 3270, Cornerstone, Bridge Share Point, WCIS, Credit View, AFS, UAM, EZR, TRE, TMLW • Regulatory Guidelines • Loan Closing Processes

EXPERIENCE

WELLS FARGO, Various Locations 10/2010 – Present

Sr. Commercial Loan Closing Specialist III / Sr. Business Relationship Support Specialist - Community Lending and Investments / Commercial Real Estate (CRE), 08/2021 – Present

- Efficiently managed a high-volume, Commercial Real Estate loan closing caseload supporting Home Builder, New Market Tax Credit, LIHTC (Affordable Housing) and Multi Family Capital.
- Ordered zoning reports and reviewed required documents including surveys, site plans and verification letters.
- Maintained high attention to detail while reviewing organizational documents and regulatory reports to ensure completeness for various business entity types including LLC's, LP's, Corporations, Publicly Traded Companies, Trusts, Registered Investment Advisors and Funds.
- Adhered to all BSA/AML and CIP guidelines during documentation review to ensure proper regulatory compliance for onboardings and ongoing due diligence.
- Ordered UCC searches and reviewed results for potential matches requiring review or escalation.
- Reviewed complex Org Charts and created search matrix based on ownership percentages utilized to ordered credit investigations.
- Conducted credit investigations and reviewed all findings including negative news articles and OFAC/PEP matches to determine risk levels.
- Managed new customer on-boarding due diligence process for account opening.
- Coordinate with various parties involved in the loan closing process, such as lenders, borrowers, and attorneys.
- Managed all aspects of loan closing process including booking, funding, document review and post-closing requirements
- Responsible for all loan account maintenance processes and special requests.
- Assisted in team management and support while direct manager was on leave.
- Ensured compliance with federal, state, and company regulations by meticulously reviewing signed documents.
- Managed follow-ups on outstanding documentation, ensuring timely loan processing.
- Collaborated with team members to expedite loan closings effectively.
- Received 100% quality control loan closing review scores for Q1 of 2025.

- Created training guide for Wells Fargo credit investigations operations system and lead training for team members.

Due Diligence Associate, Financial Institutions Group / Financial Crimes Operations (FCO), Philadelphia, PA, 06/2019 – 05/2021

- Adhered to all BSA/AML requirements in regard to onboarding and customer due diligence with high attention to detail.
- Accurately completed internal documentation preparation for scheduled periodic reviews.
- Managed a high-volume, periodic review caseload with heightened attention to detail.
- Conducted credit investigations and dispositioned negative news articles to determine risk levels.
- Achieved proper compliance and quality control level scores of an average of 95% or higher.
- Managed new customer on-boarding due diligence process for account opening.
- Verified documentation for completeness to conform with established policy and procedures for onboarding and periodic reviews.
- Kept senior management informed of project statuses.
- Reviewed risk management database reports for compliance and due diligence.
- Researched banking guidelines and requirements to stay updated on new laws and applications.
- Investigated statuses of business to determine compliance to laws and necessary corrective actions.
- Displayed courtesy and strong interpersonal skills while working in a team environment.
- Received 100% quality control review scores for Q1 of 2021.

Relationship Associate II, Corporate Banking, Technology Media and Telecom, Philadelphia, PA, 07/2017 – 06/2019

- Maintained productive relationships with existing customers through exceptional follow-up after sales.
- Managed a wide variety of customer service and administrative tasks to resolve customer issues quickly and efficiently.
- Managed ACH debit/credit client risk exposure.
- Implemented and tested fraud prevention products and services.
- Established new customer accounts according to KYC requirements.
- Achieved proper compliance and accurate level reporting.
- Completed documentation for product and service sales.
- Assisted in loan closing processes along with document preparation.
- Addressed customer questions and concerns regarding products, prices, and availability.
- Created and managed spreadsheets to help track and monitor potential sales opportunities for existing and potential clients.
- Attended in-person meetings with existing and potential clients to discuss banking and treasury opportunities.
- Acted with minimal direction in self-directed capacities to resolve issues and implement strategies.

Relationship Associate, Dealer Services, Blue Bell, PA, 03/2014 – 06/2017

- Drafted monthly summaries to review the level of client participation and identify targets for follow-up calls.
- Proposed solutions and leveraged cross-selling opportunities to existing and new clients.
- Achieved client loyalty through quality, productivity, service, and proactive management.
- Managed a wide variety of customer service and administrative tasks to resolve customer issues quickly and efficiently.
- Established new customer accounts.
- Achieved proper compliance and accurate level reporting.
- Completed documentation for product and service sales.
- Assisted in loan closing processes, along with document preparation.
- Addressed customer questions and concerns regarding products, prices, and availability.
- Displayed courtesy and strong interpersonal skills with all customer interactions.
- Discussed banking and treasury opportunities during in-person meetings with existing and potential clients.
- Recognized as a Wells Fargo Dealer Services service excellence nominee 3 times.

Service Manager II, Chalfont, PA, 10/2011 – 01/2014

- Actively recruited and oversaw training for all new branch teller employees.
- Reviewed daily teller transactions to ensure accuracy and proper compliance was achieved.
- Implemented annual performance appraisals for all teller staff members in the branch.
- Reviewed and approved CTR and SAR reports to ensure regulatory guidelines had been adhered to.
- Scheduled staff efficiently to maximize resources and achieve service and sales goals.
- Achieved high sales percentage with a consultative, value-focused customer service approach.
- Worked under strict deadlines and responded to service requests and emergency callouts.
- Ensured compliance with audit and operational regulations and guidelines.
- Researched issues on various computer systems and databases to resolve complaints and answer inquiries.
- Fulfilled all supervisory duties when Store Manager was on leave.
- Created strategies to develop and expand existing customer sales, resulting in a 50% increase in annual teller sales.
- Managed a successful sales team of 6 members who consistently exceeded sales goals each month.
- Received an internal audit score of 96 in 2013.
- Attained a promotion recognition.
- Earned the sales and service excellence awards in 2012 and 2013.