

EXECUTIVE CHAMBER

CITY OF WARWICK



RHODE ISLAND

**FRANK J. PICOZZI
MAYOR**

December 7, 2021

TO THE HONORABLE STEPHEN P. MCALLISTER, COUNCIL PRESIDENT
AND
THE HONORABLE MEMBERS OF THE WARWICK CITY COUNCIL:

Pursuant to the City Charter,
City of Warwick, Section 8-15, RIGL SECTION 17-8-2
Entitled

"BOARD OF CANVASSERS"

I hereby appoint:

Stephanie Demirjian
72 Nakomis Drive
Warwick, RI 02888
Ward 1

Term to expire January 1, 2028

VICE: Susan Abramson

To this appointment, I respectfully request your advice and consent.

Frank J. Picozzi

Mayor

12-7-21

Date

Stephanie Demirjian

- Create and measure colleague success against Key Performance Indicators; case count was met with the highest of quality.
- Served as AML Operations liaison to business partners and senior management.
- Organized and ran weekly touch base calls with Commercial and Business Banking business lines.

June 2006- February 2011

Citizen's Bank

Cranston, RI

Customer Advocate

- Took ownership of colleague referred customer issues that required additional research.
- Act as a liaison between customers and internal departments to resolve escalated issues in a timely manner.
- Mitigated Monetary Risk: Verify and release holds on deposited items; mark up accounts and pay or return items due to bank error.
- Coached Agents: tracked and compiled coaching opportunities within the Track It data base; and walked floor assisting agents with take-over calls regarding challenging/irate customers.
- Proficiency in Regulations: Handle various types of situations regarding bank regulations such as Reg D, Reg E, Reg Z and Reg CC as well as State and Federal Banking laws.

Inbound Business Banking/Commercial Loan Specialist

- Responsible for providing business customers superb service, dedicated sales and servicing resource.
- Expert knowledge of all business account functions, navigating customer's relationship suggesting additional products where appropriate and following through on their implementation.
- Assist with loan payments and advances from lines of credit. Open any research or documentation requests for commercial loans and lines of credits.

1997-2006, 2019

D 'Angelo Sandwich Shop/ Honey Dew Donuts

Warwick, RI

Shift Manager

- Supervised a crew of employees while providing world class service to customers
- Trained new crew members, floating manager of stores for vacation coverage
- Closed/opened stores, responsible for nightly deposits/cash handling and reporting
- Completed weekly inventory/ordering

Education

2012

Florida International Banking Association

AMLCA

2005-2006

CCRI

Warwick, RI

Focus in Business Administration

Awards/Volunteer/Additional Information

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- Yuled By Picozzi Family Christmas (beneficiary The Tomorrow Fund; yearly), Save the Bay, RI Special Olympics (yearly), RI Food Bank, Elizabeth Buffum Chace Center, Organized Sandy Hook Elementary School Cut A Thon, PawsWatch Spring Fair volunteer coordinator, Foster Forward, Girl Scouts of Southern New England, USO, and Always Adopt Screening Coordinator/Pack Leader (continuous).
 - Good Banking Awards, Arrow Award, Top Agent Award, Rising Star Award, Fraud Stopper Award, 2013 Excellence Award Winner, Credo Awards.
 - Featured on Citizens Intranet Get to Know section 6/20/16.

Stephanie Demirjian**Skills**

Management/Project Experience, Analytical/Creative Thinking, Problem Solving, Vast AML Knowledge

Fraud Operations

February 2020- Present

Santander Bank

East Providence,
RI

External Fraud Investigator

- Review fraud cases for losses to the bank and exposure of risk
- Interview suspect/victim customers and refer to law enforcement agencies as necessary.
- Manage workflows, meet federal filing deadlines

Anti- Money Laundering Operations

July 2013- February 2020

Citizen's Bank

Johnston, RI

Team Leader, Officer

- Subject matter expert for AML Infrastructure project (new KYC system), participated in working group sessions for business requirements and solutions. Assisted with FinCEN Beneficial Owner ruling and Project Terra Nova testing.
- Manages a team of analysts within AML Operations across multiple locations who are responsible for evaluating customer information, while taking appropriate action to protect the bank against risk of money laundering and illicit/illegal activities.
- Manages day to day function through effective communication and strategy. Sets priorities to facilitate and maximize performance. Assist in the managing operational and functional business plans aligned with business strategy.
- Manages daily priorities and work distribution through metrics reporting. Overseeing collection of CIP Elements, Customer Due Diligence and Enhanced Due Diligence on banks high and medium risk customers. Oversee remediation of individuals with OFAC nexus. Subject matter expert on all categories remediated and processes within Operations. Approve Suspicious Transactions Reports and escalate to the Financial Intelligence Unit.
- Develops and maintains open communication with all stakeholders. Coaches and develops business partners to have successful conversation with customers regarding Know Your Customer information.
- Uses analytical and critical thinking skills to help search root causes and problem solve. Assists with internal and regulatory exams, helps remediate any risk issues that come from exams. Identifies risks within process and assists with remediation of open risk issues.
- Role models professionalism and positivity to colleagues to maintain a harmonious work environment. Continuously looks for ways to reward and recognize the efforts of the team to keep morale high. Supports process improvements and delivers change in a positive manner. Adheres to regulatory requirements, keeping the customer at the heart of what we do.

February 2011- July 2013

Citizen's Bank

Riverside, RI

Due Diligence Analyst II-III, AMLCA

- Demonstrated proficiency in addressing regulatory issues and concerns. Handle various types of situations regarding bank regulations: Bank Secrecy Act, Patriot Act, OFAC, CFG policies pertaining to Anti-Money Laundering. Go to analyst for regulatory expertise. Participated in system walkthroughs with OCC, FDIC, and Internal Audit/Assurance.
- Subject Matter Expert: Customer Category Type supervisor for team of analysts, managing and coaching the staff to be proficient in knowledge and ability to perform due diligence for all customer types. Proficient at identifying suspicious activity and escalating via Suspicious Transaction Report to the Financial Intelligence Unit.