LEE ROWELL, PMP, SSGB

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IT & Risk Management Executive

Transforming financial technology, strengthening compliance, and delivering sustainable business results.

Drive IT and operations transformation that strengthens compliance, accelerates lending processes, and delivers measurable ROI. Lead enterprise risk programs, cutting issues by 20%, directing system conversions across Fiserv, Jack Henry, LoanIQ, and CALMS platforms, and executing M&A integrations, aligning IT, operations, and regulatory expectations. Collaborate with Boards and C-Suites to embed governance, optimize technology, and build resilience across complex financial environments.

A collaborative executive leader who has shown value through:

- **Lending Operations**: Cutting loan origination cycle times by 80% through automation and strengthened system controls.
- **M&A Integration**: Governing enterprise-wide due diligence and integration, aligning IT, operations, compliance, and financial controls with evolving regulatory expectations.
- **Risk Governance**: Building and overseeing enterprise risk frameworks to reduce issues by 20%, strengthen accountability, and improve transparency with regulators.
- **Technology & Operations**: Delivering multimillion-dollar system conversions and enterprise banking technology initiatives with measurable ROI and strengthened operational efficiency.
- **Executive Leadership**: Aligning with Boards and C-Suites to embed governance, shape IT strategy, and enable sustainable growth across complex financial environments.

CORE COMPETENCIES

Enterprise Risk Management | Regulatory Compliance (OCC, Federal Reserve, FDIC, State DFI, SOX) | IT Governance & Cybersecurity | Business Continuity & Disaster Recovery | M&A Due Diligence & Integration | Lending & System Conversions | SaaS & LaaS Implementation | Strategic & Business Plan Development | Project & Program Management | Process Improvement & Cycle-Time Reduction | Vendor & Third-Party Risk Management | Executive & Board Communication

PROFESSIONAL EXPERIENCE

SmartBiz Bank

Senior Manager, Enterprise Risk Management	**Feb 2024 – Jul 2025**

Championed enterprise risk and compliance programs across eight business units, overseeing 44 policies, regulatory audits, and annual strategic planning cycles. Partnered with Board of Directors, C-Suite leaders, regulators, and advisors to embed governance, strengthen transparency, and drive accountability across bank operations.

- Achieved 20% reduction in enterprise issues through execution of comprehensive risk assessments, proactive mitigation strategies, and strengthened cross-functional accountability.
- Known for developing high-performing teams through tailored mentoring, coaching junior analysts, and guiding senior managers to navigate cross-functional challenges and regulatory demands.
- Orchestrated Risk and Control Self-Assessment with IT, Product, and Loan Operations to improve Adverse Action Notices controls, cutting cost and cycle time while enhancing quality.
- Introduced Jira for enterprise risk tracking, reducing time and cost of mitigation activities versus spreadsheets.
- Instituted quarterly Management and Board risk committees, delivering dashboards and key risk indicators.
- Oversaw annual review and approval cycles for Tier 1 and Tier 2 IT, cybersecurity, BCP/DR, model risk, TPRM, and emerging technology policies, ensuring regulatory alignment and enterprise-wide adoption.
- Acted as gatekeeper of regulatory communications between SmartBiz, Centrust Bank, advisors, OCC, and Federal Reserve.
- Embedded AI use cases into risk intelligence and governance framework.

Bank Transformation Lead	**Feb 2023 – Feb 2024**

Joined forces with CTO, Board, and executives to lead due diligence and integration planning for Centrust Bank acquisition. Headed multi-phase transformation initiatives across IT, Operations, and Compliance to establish foundation for SmartBiz Bank.

- Structured acquisition integration planning by setting LD1 and 30/60/90-day goals to guide staffing models, technology systems alignment, regulatory readiness, and budget allocations.
- Crafted comprehensive SmartBiz Bank Business Plan in collaboration with Board, Centrust Bank executives, legal advisors, and outside counsel, embedding priorities across all functional areas.
- Maintained regulatory transparency by serving as liaison with OCC and Federal Reserve during acquisition and integration.
- Defined integration goals with CTO and department heads to align project plans with enterprise risk and compliance.
- Coordinated directly with vendors and executive management to establish roadmaps and conversion strategies.
- Presented progress to Board and Management Committees, aligning execution with enterprise priorities.

Implementation Manager, LaaS   Feb 2022 – Feb 2023

Led Lending-as-a-Service (LaaS) Implementation Team, serving as primary contact for client banks during onboarding and integration. Teamed with IT, Product, and Operations to deliver scalable processes and nationwide adoption.

- Shaped LaaS implementation strategy, improving service efficiency and accelerating adoption across multiple banks.
- Functioned as single point of contact during implementations, managing requirements, communications, and checkpoints.
- Designed scalable implementation processes with IT and Product leaders, reducing risk and ensuring compliance.
- Assessed client needs and risk factors to tailor solutions, improving performance and regulatory alignment.
- Aligned project timelines and resources to deliver rollouts under aggressive schedules.
- Facilitated client workshops and vendor discussions to address gaps, strengthen controls, and align configurations.

Brink's Inc.

Program Manager, Global Product Development & Implementation   Sep 2019 – Sep 2021

Piloted global rollout of Brink's 2.2 digital cash management solution, integrating proprietary hardware and SaaS CRM software to enable customers to receive bank credit for cash on hand in recyclers and smart safes. Collaborated with Global and US IT C-Suites, Deloitte, vendors, and customer executives to manage development, testing, deployment, and support.

- Executed 40+ customer deployments through structured roadmaps and daily stand-ups with clients and vendors.
- Guided risk-based supply chain decisions during COVID-19 disruptions, safeguarding operations and resource allocation.
- Secured compliance by embedding risk management frameworks and regulatory standards into every product rollout in close partnership with executive leadership.
- Elevated executive engagement by preparing daily and weekly recaps distributed to Brink's and partner C-Suites.

ADDITIONAL EXPERIENCE

Program Manager | Exigo
- Implemented 28 global SaaS CRM deployments; established repeatable implementation frameworks and post-implementation processes that improved incident response and operational stability.

Program Manager | Exeter Finance Corp
- Oversaw $4M loan origination system (CALMS) conversion, automating underwriting from days to seconds, cutting cycle times by 80%, and improving compliance accuracy and customer experience.

Servicing Delivery Manager | Santander Consumer USA
- Spearheaded enterprise servicing system conversion during M&A; Agile-trained and applied frameworks to strengthen regulatory compliance, operational efficiency, and business continuity.

Service Delivery Manager | Bank of America
- Coordinated large-scale commercial lending projects and post-M&A integrations across AFS, ACBS, and LoanIQ platforms; Six Sigma Black Belt trained, applying process improvement and risk management to reduce errors and accelerate delivery.

EDUCATION

Bachelor of Science (BS), Psychology | Evangel University, Springfield, MO

CERTIFICATES

Project Management Professional (PMP) | Project Management Institute

Six Sigma Green Belt | Bank of America

Operational Risk Management | American Bankers Association

Lending Compliance | American Bankers Association

Risk Management Frameworks | American Bankers Association