

Robert (Bobby) Ciatti, CRCM

(952) 239-2366 | bobby.ciatti@gmail.com | <https://www.linkedin.com/in/bobbyciatti/>

Certified Regulatory Compliance Manager Risk Management, Compliance, Process Innovation

SKILLS

Product Compliance | Governance | Banking Regulation | Policy Development | Monitoring | Social Media Risk | Compliance Testing | Compliance Reporting | Risk Assessment | Executive Reporting | Team Building | Microsoft Office | Microsoft Co-Pilot | Regulatory Exams | Issues Management | Adaptability

PROFESSIONAL EXPERIENCE

Wells Fargo, Minneapolis, MN

May 2019 – January 2026

Vice President, Lead Compliance Officer, Consumer & Small Business Banking, March 2021 - January 2026

Efficiently strengthened compliance oversight for a multibillion-dollar portfolio by developing turnkey processes, directly supporting executive committee decision-making and reducing regulatory exposure.

- Led qualitative compliance reviews of risk assessments for product development, modifications, and annual monitoring across consumer and small business portfolios. Over 40 products (included many products sub-types) in the portfolio including checking, savings, debit card, and lending (cards and credit lines) products.
- Engaged with horizontal reviewers (such as UDAAP, Fair Lending, Conduct, Financial Crimes, etc.) to ensure regulatory requirements are addressed.
- Advised executive leaders on product risk and issues management, presenting actionable insights that guide strategic decisions.
- Developed and executed monitoring processes for product and change management, reducing compliance gaps and strengthening risk controls.
- Leveraged product and issue data and dashboards to identify opportunities and report findings to executive leaders.
- Drafted and maintained procedures to improve operational consistency, governance, and long-term sustainability.

Compliance Senior Associate, Consumer & Small Business Banking, May 2019 - March 2021

Built a governance framework enhancing transparency and risk control in project oversight.

- Designed and implemented a change management governance program from the ground up.
- Created and delivered compliance training workshops to Business Aligned Compliance Teams.
- Validated program effectiveness by partnering with Audit to support successful regulatory exams.
- Transitioned compliance processes to Agile methodology, improving project delivery efficiency.

U.S. Bancorp, Minneapolis, MN

June 2013 - May 2019

Complaint Consultant, Officer

Increased complaint-handling consistency across the enterprise and supported the launch of a nationwide branch complaint process.

- Drafted and socialized enterprise and business line policies and procedures for complaint handling.
- Developed and rolled out complaint tracking tool to improve complaint data collection.
- Implemented a standardized data-driven reporting approach to identify potential opportunities by product and by risk type, including specific support of fair and responsible banking complaint triggers.
- Conducted compliance testing on complaint data integrity, ensuring reporting accuracy.
- Provided artifacts for multiple successful CFPB and OCC regulatory exams.
- Drove implementation of complaint process adoption across over 4,000 branch locations.

Compliance Analyst

Began in an administrative-focused role and advanced to become an advertising and marketing materials reviewer.

- Reviewed field-created marketing materials for regulatory and brand standards.
- Developed and executed process to track reviews in existing corporate tool.
- Reviewed corporate-created advertising materials for regulatory standards.
- Collaborated with escalated review teams on sensitive review materials.
- Maintained archive of materials in accordance of retention schedule requirements.
- Led successful initiative to move from paper retention to digital retention.
- Assisted advertising review team through growth period following acquisitions, such as H&R Block Advisors and Columbia Investments.

EDUCATION, CERTIFICATIONS AND COMMUNITY

- History, Communications, University of Minnesota, Minneapolis, MN
- Certified Regulatory Compliance Manager (CRCM) - American Bankers Association, 2021 - Active
- Board member: Hopkins Royals Boys Basketball Association (President 2012 - 17, Coaching Director 2025 - Current); YMCA Camp Ihduhapi (2023 – Current)
- Youth travel basketball coach for Hopkins Royals Boys Basketball Association (2008 - 17, 2023 - present)
- Election Judge for City of Crystal, MN (2020, 2022, 2024)