



Michael B. Steinbach
Head of Personal Banking and Wealth Management Fraud Prevention
Managing Director

Michael Steinbach joined Citi in February 2017 as the Director of Cyber Financial Crimes Cards responsible for developing an intelligence led approach to combating significant cyber-enabled fraud. In April 2018, he assumed his current role as the Head of Personal Banking and Wealth Management Fraud Prevention. In this capacity, Michael has end to end accountability to prevent, detect, and mitigate fraud across all Consumer Bank lines of business and regions worldwide. Michael leads a dynamic organization focused on a transformative digital first strategy that delivers industry leading fraud performance while ensuring his team provides value to the customer through automation, digitization and frictionless experiences.

Before joining Citi, Michael was the Executive Assistant Director of the National Security Branch of the FBI where he provided strategic leadership for the FBI's national security program to include all investigative and intelligence efforts involving counterterrorism, counterespionage, and the threat from weapons of mass destruction.

Michael began his 22 year career in the FBI investigating violent crimes and went on to hold numerous leadership positions to include Deputy On-scene Commander of FBI operations in Afghanistan; Legal Attaché to Tel Aviv, Israel; Deputy Director for Law Enforcement Services at the CIA's Counterterrorism Center; Special Agent in Charge of the Jacksonville and Miami Field Offices; and Assistant Director of the Counterterrorism Division.

Michael earned a degree in aerospace engineering from the US Naval Academy in 1988, after which he served as a naval aviator in the US Navy. He also holds a Homeland Security Leaders Certificate from the Naval Postgraduate School.