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Schwab Team Biographies

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Schwab Team Biographies



Meghan Cihlar
Managing Director
Internal Control & Risk Management

Meg Cihlar is Managing Director of Internal Control & Risk Management at Schwab Retirement Plan Services, Inc. She has worked in the retirement industry since 2006 and has been with Schwab since 2016. Ms. Cihlar leads a team focused on cybersecurity, information security risk management, fraud prevention, and incident response. She drives improved risk and governance processes, including cyber risk assessments (SOC 2 and Cybersecurity Maturity), fraud investigations for Retirement Plan Services, the New Products & Services risk forum, and security awareness and training.

In addition to her experience in Operational Risk Management, Ms. Cihlar previously worked as an Analyst for the Mergers & Acquisitions team for State Street Corporation in Europe. She was an Assistant Vice President coordinating business process transformation and offshore operations management, as well as a Product Manager for trade processing software.

Ms. Cihlar is a graduate of the University of Kentucky, where she earned a bachelor's in economics..



Jancy Polzkill, CPA, CSIM, PMP
Senior Managing Director
Technology Risk and Cybersecurity Compliance

Jancy Polzkill has been in the financial services industry since 2004 and has been with Schwab since 2014. She is a Senior Manager, Technology Risk and Cybersecurity Compliance. Ms. Polzkill's main responsibilities are Security Awareness, IT Risk Culture, Third-Party Risk, IT Risk Governance, Cybersecurity Policies, and Standards & Knowledge Management.

In addition to her experience with Schwab, she worked in Internal Audit, IT Program Management, M&A Integration, and Cybersecurity.

Ms. Polzkill earned a Bachelor of Science from the University of Colorado. She holds the designations of Certified Public Accountant (CPA), Certified Information Security Manager (CISM), Project Management Professional (PMP). She is a member of Information Systems Audit and Control Association (ISACA) and Project Management Institute (PMI).

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Carol Sniegowski, CPA
Director
Financial Crimes Risk Management

Carol Sniegowski is Director of Financial Crimes Risk Management in Schwab's External Fraud Investigations department. She has worked in the industry since 2014 and has been with Schwab since 2016. Ms. Sniegowski is the fraud liaison for potential company acquisitions.

In previous roles at Schwab, she served as Managing Director, AML Testing; Managing Director, High Risk Accounts Team; and Managing Director, Fraud Investigations. In addition to her experience at Schwab, Ms. Sniegowski previously worked as a Senior Manager, External Investigations at Discover Financial Services and a Special Agent and Supervisor with the Federal Bureau of Investigations for 23 years.

Ms. Sniegowski has a Master of Science in finance from the University of Colorado and a Bachelor of Science in business administration from the University of Central Florida. She is a Certified Public Accountant (CPA) and is a member of the International Association of Financial Crimes Investigators (IAFCI).