

STEPHEN T. GIERINGER

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LEADERSHIP • RISK MANAGEMENT • REVENUE GROWTH • CAPITAL RAISING
COMMUNITY OUTREACH • CONTINUOUS IMPROVEMENT • RELATIONSHIP-BUILDING

PROFILE

- Progressive, energetic, and entrepreneurial Chief Executive Officer with proven talents in community outreach, relationship-building, capital raising, and risk management.
- Calculating and resourceful strategist dedicated to providing financial empowerment to all community residents through affordable housing and access to capital.
- Visionary leader able to effectively identify market niches to accelerate deployment of capital into struggling communities.
- Adept at credit analysis, managing multi-million-dollar portfolios, and delivering outstanding customer service to drive revenues and customer base.
- Passionate about advancing generational wealth-building among low- to moderate-income communities including BIPOC populations and veterans.
- Possess keen operational rigor, adaptability, and solid experience driving initiatives requiring collaboration at all levels throughout the organization.
- Advanced knowledge of banking/lending best practices, principles, and regulations.

PROFESSIONAL EXPERIENCE

Neighborhood Housing Services of Greater Berks, Inc., 2017 to Present

CEO

- Promoted from Executive Director and elected to Board of Directors as Assistant Treasurer based on proven performance and contributions.
- Directly support marginalized communities in Pennsylvania by promoting and providing affordable housing programs including loans, HUD certified counseling and education, rental and homeowner rehab programs, and municipal grant programs.
- **Fueled lending by 500% and balance sheet by 600%** (\$4M to \$23.4M) since joining organization (2017) and currently provides influential leadership to 20+ high-performing personnel.
- Presented with Reading Berks Association of Realtors '**Grow with Berks**' award for 2021 based on achievements in community development and impact.
- Chosen and awarded as '**GCIF Top 100 Global Leaders in Finance**' for 2020-2021.
- Selected and awarded as 2019 '**NeighborWorks National Association Emerging Leader**'.
- Awarded '**exemplary status rating**' after only months in charge as chartered member of NeighborWorks America.
- Implemented statewide "hub and spoke" lending model for NeighborWorks Association of Pennsylvania members to generate income across individual NWOs (NeighborWorks Organizations).
- **Championed efforts to secure \$22.5M+ in capital financing** from five regional banks: PNC, Univest, Mid Penn Bank, First National Bank, ESSA Bank and Trust and Ephrata National Bank.
- **Secured over \$6.25M from US Treasury** via CDFI and successfully **expanded loan portfolio from \$3M to \$19M** since stepping into role.
- **Nominated and voted as Chairman, Reading Redevelopment Authority** in 2025.

Fleetwood Bank, Fleetwood, PA, 2014 to 2017

Mortgage Sales Manager

- Sold long-term mortgage assets to FHLB Pittsburgh with average premium of 250 basis points per loan sold which elevated bank's net income by 15% in 2016.
- Accomplished closings averaging \$20M in residential mortgages in 2015 and 2016.
- Systematically devised mortgage origination and lending department budgets which exceeded goals by 17.5%.
- Drastically outpaced new money residential mortgage originations target by 118%.
- Increased local awareness of bank by serving as Ambassador of The Greater Reading and Berks Chamber of Commerce.

Tidewater Mortgage Services, Inc., Reading, PA, 2011 to 2014

Mortgage Originator

- Cultivated relationships with local attorneys, financial planners, and accountants to penetrate senior marketplace through education and training in reverse mortgage products.
- Leveraged vast expertise in refinances, purchases, lot loans, construction loans, short sales, and foreclosures to diversify product offerings, convert prospects to clients, and fuel revenues.
- Identified prospects for new loans by conducting 50-60 cold calls weekly, and successfully closing ~10 loans each month.

Self-employed, Oley, PA, 2001 to 2011

Notary Public / Settlement Agent

- Established, launched, and operated real estate settlement and property inspection business.
- Promoted and marketed firm to secure 45+ title company and mortgage broker clients, and seamlessly executed more than 7,000 real estate transactions.
- Amplified profitability for each client through ongoing training programs, and steadily grew revenues by 14% annually from 2002 to 2008.
- Further expanded revenue by 15% from 2009 through 2011 via innovative marketing efforts and service offerings.

Prior Background:

Principal Consultant, STG Hospitality Services, Oley, PA

Civilian Associate Director of Services & Financial Administration, US Naval Station, Philadelphia, PA

Lieutenant, Senior Supply Officer and Department Head, United States Navy, Philadelphia, PA

EDUCATION

Advanced Degree in Banking, ABA Stonier Graduate School of Banking - University of Pennsylvania

Certificate of Management and Leadership, The Wharton School of Business - University of Pennsylvania

Bachelor of Science in Accounting, Pennsylvania State University - University Park, PA

Certificate: Achieving Excellence in Nonprofit Leadership and Management, Harvard University, Kennedy School of Government Executive Education

NWA COMMITTEES

Home Ownership Committee

Lending Committee (NNA) Co-Chair

NWAP (NeighborWorks Assoc. of PA)