

James Koester

Finance & AI/Machine Learning Professional | Koesjame@gmail.com | [LinkedIn](#) | [GitHub](#) | Saint Louis, Missouri

SUMMARY

Finance and analytical professional transitioning into AI & Machine Learning with hands-on experience in SQL, Python, and Deep Learning for financial and insurance analytics. I have a proven track record of automating complex workflows, such as reducing report generation time by 30%, and independently resolving data integrity issues involving Wash Sales and Corporate Action spinoffs. Currently completing an AI & Machine Learning Certificate through TripleTen with a focus on building neural networks to predict insurance risk and compounded medical costs. I am motivated by solving complex business problems and eliminating manual inefficiencies through technical automation and predictive modeling.

TECHNICAL SKILLS

Language & Tools: Python (Pandas, Scikit-learn) | SQL | Jupyter Notebook | Excel (Pivot Tables, VLOOKUP, Macros)

Databases: Oracle Developer | Operational Data Warehouse (ODW) | Snowflake (Familiar)

Analytics: Power BI (Familiar) | Statistical Analytics | Data Visualization | Root-Cause Analytics

Techniques: Data Cleaning | Automation | Machine Learning | Predictive Modeling | Data-Driven Decision Making | Cross-Functional Collaboration

Other: Microsoft Office | BETA Trading System | GitHub

TECH PROJECTS

Corporate Action Automation Processes | Wells Fargo Advisors | 2024-2025

- **Wash Sales & Reclass Automation:** Independently developed SQL scripts to identify Wash Sales Out of Balance (OOB) and Reclass Exceptions. Identified and resolved discrepancies in cost-basis reporting, ensuring 100% compliance with IRS 1099-B regulations.
- **Corporate Action Logic:** Managed data reconciliation for complex Corporate Action Events, including Non-taxable Spinoffs. Built custom queries to ensure parent-subsidary cost-basis allocations were accurately reflected in the data warehouse.
- **Reporting Efficiency:** Built automated SQL workflows that bypassed standard morning reports, reducing manual adjustments by 30%.
- **Unsupervised Process Ownership:** Transitioned manual auditing into an automated "exception-based" model, allowing the team to focus on servicing the field (FAs, CAs, BAs, etc.).

Deep Learning for Insurance Risk Analytics | TripleTen | 01/2026

- **Predictive Modeling:** Developed hidden layers of Neural Networks (64→32→1) using TensorFlow/Keras to predict medical insurance charges based on demographic and lifestyle risk factors.
- **Feature Engineering:** Engineered a BMI x Smoker interaction term to capture multiplicative "compounded risks," allowing the model to accurately learn non-linear relationships that traditional linear models miss.
- **Model Optimization:** Implemented EarlyStopping and reduced the Learning Rate, achieving a Mean Absolute Error (MAE) of \$2,915.18 while ensuring model generalization and preventing overfitting.

Customer Churn Prediction | TripleTen | 09/2025

- Collaborated on the development of predictive models to identify customer churn, utilizing Random Forest and statistical analysis to provide insights that directly support retention strategies

- Achieved F1 score ≥ 0.59 (project target) on test data; optimized model performance using Random Forest and resampling techniques (e.g. upsampling, class weighting) to address class imbalance.
- Performed data preprocessing, feature scaling, and exploratory analysis on demographic and behavioral customer features.
- Evaluated model performance with F1 and AUC-ROC metrics to ensure performance on unseen data..

Oil Filed Probability & Risk Assessment | TripleTen | 09/2025

- Analyzed 3 datasets containing 1,000 oil wells each across three regions to determine the most profitable and least risky location for a new oil well.
- Built and evaluated linear regression models using a 75/25 train-test split to predict reserve volumes based on well characteristics.
- Used Bootstrapping with 1,000 samples to assess potential profits, 95% confidence intervals, and risk of losses.
- Recommended optimal region for drilling based on projected profit margin, loss probability $< 2.5\%$, and average reserve volume, aligning with business constraints.

EXPERIENCE

Senior Operations Associate - Cost Basis | Wells Fargo Advisors | Jan 2024 - Present

- Developed and implemented data-driven solutions using SQL and Oracle Developer to automate reporting, reducing manual processing time by 30% and supporting more efficient decision-making processes.
- Ensure accurate 1099-B distribution for brokerage accounts.
- Led QA efforts for offshore teams handling option premium adjustments.
- Innovated workflow improvements that enhanced team accuracy and alignment with internal equity and operational standards.

Operations Associate - Cost Basis | Mar 2022 - Jan 2024

- Leveraged Excel (Pivot Tables, VLOOKUP, Macros) to streamline account updates.
- Audited 1099 tax documents for accuracy and compliance.
- Collaborated with a freelance developer to launch a website and online ordering system, boosting sales three times.
- Conducted team training to improve operational consistency.

Operations Associate - Trade Support | Stifel Financial | Aug 2021 - Jan 2022

- Covered trade resolutions for an equity and options trading desk (\$50MM daily trading volume) for a broker/dealer. Assisted over 30 Financial Advisors and multiple SMA Managers daily for trade resolution questions, rejected trades, and other complex trading issues.
- Ensured minimal disruption to clients' portfolios and a high standard of customer service.

Customer Service Specialist | Frito-Lay | May 2012 - Aug 2021

- Reached an average \$20k weekly sales goal approximately 95% of the time due to high levels of customer retention and satisfaction for two vendors.

EDUCATION

TripleTen Bootcamp | AI & Machine Learning Certificate | Expected June 2026

Key topics: Python, SQL, Machine Learning, Business Intelligence, Data Visualization, Statistical Modeling, Gen AI, Deep Learning

Webster University | St. Louis, MO | Master of Science: Finance | MBA

Dominican University | River Forest, IL | Bachelor of Science: Mathematics | Minor: Business

CERTIFICATION

AI & Machine Learning Certificate - TripleTen (Expected Jun 2026)

Securities Industry Essentials (SIE) - FINRA (Issued May 2025)