

PRACTICAL EXPERIENCE TOPICAL SUMMARY

- **Banking**
 - Risk Management, Contracting and Procurement, Regulatory Compliance, Consumer Credit Lending Marketing and Sales, Banking Leadership and Performance Management
- **Marketing**
 - Journey-Based Marketing, Loyalty and Retention, Segmentation and Targeting, Marketing Mix Optimization, Marketing Strategy, Product and Sales Goal Strategy, Product Management, Creative Agency Management, Digital and Direct Channel Management, Print and Direct Mail
- **Business Leadership**
 - Building/Managing High Performing Teams, Executing Strategic Initiatives and Mission-Critical Projects, Ethics, Entrepreneurship
- **Accounting and Internal Audit**

CAREER SUMMARY

USAA FEDERAL SAVINGS BANK – SAN ANTONIO, TEXAS

DIRECTOR, THIRD-PARTY RELATIONSHIP MANAGEMENT - REAL ESTATE 11/12 – 12/23

Managed a large team of third-party relationship professionals spanning 82 relationships, 175 contracts, \$150M in annual Bank expense in support of Mortgage and Auto Lending product lines.

- Executed Third-Party Risk Management Program ensuring compliance with third-party laws and regulations.
- Find, recommend and onboard third-party provider solutions based on strategic and tactical needs.
- Optimized vendor performance and expense through rigorous due diligence and ongoing monitoring.
- Managed relationships and disputes with providers, control partners, and key business stakeholders.
- Submit responses and formal testimony pursuant to Regulator and Audit examinations and remediate findings.

Notable Achievements – Developed third-party risk management and relationship owner model replicated across the Bank and Enterprise. Defined Enterprise job family and skills strategy for Human Resources. Successfully met all Regulatory due dates and commitments. Team consistently delivered significant expense savings year-over-year.

USAA - SAN ANTONIO, TEXAS

DIRECTOR OF SEGMENTATION STRATEGY 12/07 – 12/12

Managed a team of Marketing strategy professionals to develop/execute a comprehensive segmentation framework across all lines of business driving a more targeted approach to acquisition and upsell.

- Executed ground-breaking Enterprise segmentation system integrating behavioral, demographic, transactional, and attitudinal attributes.
- Translated strategies into actionable test and learn initiatives proving groundbreaking power of the approach.
- Partnered with key stakeholders to operationalize segmentation platform across the enterprise.

Notable Achievements – Achieved statistically significant increases in product acquisition rates for all products. Implemented operational production and scoring system enabling Enterprise Customer Relationship Management.

DIRECTOR OF RETENTION 08/06 – 12/07

Managed enterprise retention/loyalty initiatives resulting in best-in-class and nationally recognized customer loyalty.

- Formulated Enterprise retention strategies, defined annual product goals and plans, and executed campaigns and other tactics to prevent or reduce churn.
- Analyzed customer data to identify alerts, triggers, recovery, and other retention opportunities.
- Led cross-functional project teams to execute strategies.

Notable Achievements – Achieved single-digit annual churn goals. Designed and implemented enterprise rewards program spanning banking, insurance, and investments.

EARTHLINK – ATLANTA, GEORGIA

DIRECTOR OF PRODUCT MANAGEMENT 04/05 – 08/06

Managed a team of marketing professionals responsible for product management, cross-sell/upsell, customer experience definition, and loyalty/retention programs.

- Developed and managed Total Access suite of software products with \$8M budget with full P&L responsibility.
- Negotiated contracts and managed multiple vendors.
- Developed customer on-boarding process and multi-channel communication plan and measurement process.

- Performed research, segmentation, and implemented multi-channel marketing campaigns to increase revenue per customer, product adoption, lifetime value, and customer satisfaction.

Notable Achievements – Managed direct marketing channels reducing churn over 10%. Executed contact optimization strategy that generated more products and higher customer satisfaction while reducing customer contacts by 50%. Executed call center training and incentive campaigns with vendors in India, Philippines, Canada, and U.S. to unify strategy and goals achieving record revenue and product penetration.

MCKINLEY MARKETING PARTNERS CONSULTANT - FEDEX/KINKOS, VERIZON – DALLAS, TEXAS 12/04 – 04/05

Completed short-term professional services marketing engagements.

- Developed marketing strategy, executed tactics, and performed detailed analysis and modeling.
- Prepared and reconciled departmental and campaign budgets.
- Developed and delivered formal presentations.
- Exceeded client expectations in post-engagement reviews.

ALLIANCE DATA SYSTEMS – DALLAS, TEXAS

DIRECTOR OF LOYALTY MARKETING AND INNOVATION 06/03 – 12/04

Managed a team of marketing professionals performing loyalty program design, account management, vendor management and business development functions.

- Developed loyalty programs for convenience store, petroleum, hospitality, retail, financial services, and telecommunications clients.
- Designed acquisition, cross-sell/upsell, activation, incentive strategies
- Agency management included creative concept development and approval, list strategy/procurement, and campaign measurement across digital, print, telemarketing and face-to-face channels.
- Managed RFI/RFP submissions, and led contract negotiations.

Notable Achievements – Exceeded departmental revenue targets. Developed loyalty program recognized at the National Association of Convenience Stores Top 100 Conference for innovation. Authored loyalty white papers on incentive optimization and loyalty theory.

PERFORMANCE DIRECT MARKETING

FOUNDER 04/02 – 04/05

Founded a full-service Marketing agency specializing in targeted direct marketing. Client base included Fortune 500 to start-ups in telecom, financial services, automotive, and consumer products.

- Agency work included creative development, incentive strategy, list strategy, print and lettershop, and post-campaign measurement.
- Business development included sales calls to prospective clients, RFP submission, contract negotiation and managing multiple vendors.

Notable Achievement – \$5M Revenue from 20 million placements of new business development.

VARTEC TELECOM - DALLAS, TEXAS

VICE PRESIDENT, CONSUMER MARKETING 10/00 – 04/02

Managed a team of marketing professionals performing CRM, e-commerce, sales performance, and data warehouse functions for a billion-dollar telecommunications provider with direct mail volumes exceeding 30 million pieces per month and more than one billion annual print impressions.

- Developed and patented new software products.
- Performed data mining, customer segmentation, and market research.
- Executed multi-channel marketing campaigns, incentives and call center training.
- Negotiated contracts and managed Vendors.

Notable Achievements – Developed and implemented patented online Product Wizard that generated over \$1 Million in incremental revenue. Used the data warehouse to identify and target the largest churn segment with 36% response rate and triple-digit revenue lift. Website updates and improvements netted a 2,700% YOY traffic increase.

VERIZON CONSUMER SEGMENT MARKETING - IRVING, TEXAS

GROUP MARKETING MANAGER, CHANNEL MARKETING 08/99 – 10/00

Managed a team of marketing professionals responsible for local, long distance, wireless, and internet sales across the call center, e-commerce, GTE Phone Mart/Verizon Plus retail stores, and alternative distribution channels.

- Maximized revenue and unit attainment with coordinated promotions, sales events, and marketing communications.

- Conducted call center and retail sales training, designed sales tools, process improvements, and assigned sales channel unit and revenue quota.

Notable Achievements – Realigned product strategy and compensation structure in all channels to deliver record annual sales with no appreciable increase in costs. Aggressive 3rd-party call center channel management reduced cost of acquisition by over 20% for calling services. Achieved a 10% adoption rate increase in online billing, reduced days sales outstanding by 3 days, and decreased calls to customer service by 50% in that group.

SENIOR MARKETING MANAGER, COMPETITIVE INITIATIVES 12/97 - 08/99

Individual contributor role responsible for loyalty and retention strategy and tactics to reduce churn and attrition across residential product line.

- Conducted primary research, formulated value propositions, implemented marketing strategy and campaigns designed to increase customer value, brand recognition, loyalty, market share, and revenues of existing customer base. Provided competitive intelligence to Senior Management.

Notable Achievements - Implemented a local calling services campaign which not only increased product penetration by 50%, but also limited market share loss to less than 3% throughout FY 1998 when primary research indicated a 30% share loss was imminent. Achieved a 34% inbound response to targeted direct mail and 12% take rates on outbound telemarketing to existing base.

GTE LONG DISTANCE - IRVING, TEXAS**PRODUCT MANAGER, RESIDENTIAL LONG DISTANCE 02/97 - 12/97**

Individual contributor role responsible for achieving product and revenue goals of the long distance and calling card revenue.

- Developed product requirements and marketing campaigns, modified platforms and systems, P&L and cost analysis, customer segmentation, business requirements, campaign and product lifecycle management, process improvements, root-cause analysis, and chaired go/no-go product release meetings.

Notable Achievement – Implemented system and process improvements resulting in a 65% reduction in product churn.

GTE SERVICE CORPORATION - IRVING, TEXAS**INTERNAL AUDITOR I, II, SENIOR 07/94-02/97**

Performed operational, financial, information security and compliance reviews across GTE business units and supervised less experienced staff as a Senior Auditor.

- Performed interviews, testing, completed work papers, documented and cleared findings with executive leadership, compiled and delivered audit report.

Notable Achievement - Completed 10-week FCPA Exam in the Dominican Republic for a foreign-owned GTE subsidiary (Codetel) in Spanish.

GTE TELEPHONE OPERATIONS - SAN ANGELO, TEXAS**ACCOUNTING INTERN, ACCOUNTING ASSISTANT, ACCOUNTING SUPERVISOR 05/92 - 07/94**

Held various individual contributor accounting operations roles.

- Conducted company-wide computer asset inventory and reconciliation as an intern.
- Managed the day-to-day operations of an asset accounting group, performed journal entries, account reconciliations, analysis and generated reporting, responded to audit/exam requests.
- Remediated union issues with union steward as needed.

EDUCATION

ANGELO STATE UNIVERSITY, M.B.A, 1994

ANGELO STATE UNIVERSITY, B.B.A., ACCOUNTING, 1992

ANGELO STATE UNIVERSITY, B.B.A., FINANCE, 1987

Delta Mu Delta – Business Honor Society