

## Marketing Leader with Passion for Strategy and Execution

Successful track record of increasing revenues and profits for business units, start-ups and products, both domestically and internationally, with innovative marketing strategies, effective team leadership and clear vision. Deep expertise leveraging data, insights and segmentation to scale opportunities from ideas to experiences that influence millions. Unflappable management style characterized by listening, collaboration, and ability to work well with analytic and creative contributors. Wharton MBA.

Marketing Strategy	Direct Marketing	Digital Marketing
Product Development	Segmentation	Online Advertising
Customer Acquisition	Analytics	Mobile Marketing
Loyalty Marketing	Insights/Research	Social Media

## Experience

### **BANKMOBILE** (a division of Customers Bank)

#### **Chief Marketing Officer** (New Haven, CT) 2013-2017

Member of leadership team that turned around Higher One, an embattled FinTech company (the largest online-only banking provider with 2M+ customers and the leading provider of payment solutions for higher education) within three years. After successful turnaround, business was sold to Customers Bank in 2016. Remained with acquirer for transition period and oversaw the rebranding to 'BankMobile' and launch of new flagship product, 'BankMobile Vibe'.

- Increased deposits by 20% and raised NPS scores by 15% through significant improvements in the value proposition of the student checking account (created a rewards program that is unique in the financial services industry, launched an award-winning financial literacy site, improved pricing, and added new account features).
- Increased B2B lead generation by 100% through improved event management strategy, a redesigned corporate website, new lead scoring system, and improved reporting and program execution.
- Built a 30-member team that spanned Product Management, Consumer acquisition/engagement, B2B Marketing, and Corporate Communications/PR. Expanded into new channels and enhanced Marketing efficiency through introduction of new tools and processes.

### **PETCARERx**

#### **Chief Marketing Officer** (New York) 2011-2013

Improved profitability of a 15-year old online retailer of pet products from loss-making to break-even within one year by developing and executing a content-based marketing strategy that made the business less dependent on discount pricing.

- Created insight-driven consumer strategy that led to the launch of a new website featuring extensive personalization and deep integration of commerce and content.
- Built team of 12 to manage channel mix, develop loyalty programs, execute creative development, and enhance site performance via testing and SEO enhancements (increased share of organic SEO traffic by 280% within 9 months).
- Launched B2B site (TopVets.com) to enable greater integration with veterinarian community (enabled online appointment booking) and to provide content for B2C site.

### **PAYPAL**

#### **Director, Head of US Consumer & SMB Marketing** (San Jose) 2008-2011

Built and led Consumer and Small Business Marketing team and developed segment-based strategy (based on online purchasing behavior, customer value, and tenure) that increased engagement and retention of US consumer base (100+million accounts).

- Created and launched a loyalty program that increased NPS (net promoter score) by 5 points within six months of program launch.

- Pioneered display advertising campaign that increased usage of PayPal by 18% within 4 weeks and had campaign ROI of 75%.
- Built team of 15 to manage multiple consumer segments and execute large-scale seasonal campaigns in partnership with major retailers, leveraged vast amounts of purchase data to optimize targeting.

## WELLS FARGO BANK

### **SVP, Head of Marketing – Personal Credit Management (San Francisco) 2006 - 2008**

Overhauled and re-energized marketing organization of PCM business (unsecured and secured loans and lines of credit) and led team through period of rapid product development and innovative omni-channel campaigns to drive customer acquisition and increase loan volume.

- Developed positioning for innovative debt management solution and supported successful pilot tests through Direct Mail and branch channels.
- Implemented a break-through promotion for transportation loans that increased sales by 200%.

## PROVIDIAN (acquired by WASHINGTON MUTUAL)

### **VP, Customer Management (San Francisco) 2004-2006**

Increased activation and usage of \$6.5B credit card portfolio (4.5M customers) by 11% through improved segmentation and early lifecycle communication, and launched ability to sell credit cards through WaMU's branch network within 5 months of their acquisition of Providian.

## WORLD SAVINGS (acquired by WACHOVIA BANK/WELLS FARGO)

### **Marketing Director (Oakland) 2002 - 2004**

Executed numerous customer acquisition campaigns that generated \$100MM in deposits within four weeks. Implemented cross-sell promotions and fine-tuned pricing policies to achieve a 90% customer retention rate.

## CITIBANK - New York, London, Germany (1991-2001)

<b>VP, Marketing, Affluent Business - Latin American Consumer Bank (New York)</b>	1999-2001
<b>VP, Marketing, Global Affluent Segment - Global Consumer Marketing Group (New York)</b>	1997-1999
<b>VP, Global Product Development, Financial Planning - e-citi (Los Angeles)</b>	1996-1997
<b>VP, Branch Manager and CitiGold Director - UK Consumer Bank (London)</b>	1994-1996
<b>Marketing Department Mgr, Self Service Banking - Germany Consumer Bank (Düsseldorf)</b>	1991-1994

- Coordinated marketing strategy and execution for CitiGold across ten Latin American business units and acquired new customers in the face of significant local legal and regulatory hurdles, generating on average a 25% lift in response rates over previous efforts.
- Developed globally applicable direct marketing campaigns and managed the entire process from strategy/positioning development, agency management and creative development to implementation in four countries (Argentina, Philippines, Germany, and France).
- Oversaw the introduction of a financial planning service in nine countries across 3 continents.
- Launched and managed largest branch in Europe, (one of only four 'International Flagship' branches in the world) as part of the launch of the UK Retail Bank. Acquired 3,000 customers and grew deposits to \$70MM during 18 months, while calmly leading a team of 20 through the turbulent start-up period.

## Education

**MBA, The Wharton School, University of Pennsylvania:** Finance and International Business

**BS, Arizona State University:** Finance, Magna Cum Laude

**Languages:** German (speaking/writing), French (speaking)

**Teaching:** Adjunct Professor, Southern Connecticut State University (Digital Marketing – MKTG 340)