

## EXECUTIVE PROFILE

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Execution-focused Senior Credit Card Executive with a long track record of eliminating barriers to business-development success by developing and implementing marketing strategies and communications, fixing broken processes, and crystallizing brand messages.

- **Affinity Sales and Management:** Building and leading execution- and service-focused teams at both a sector and enterprise level that achieve management/P&L objectives while establishing and preserving profitable partner relationships.
- **Negotiations/RFP Strategy and Execution.** Implementing processes across silos that drive sustainable sales results.
- **Emotional branding.** Developing and implementing strategies that re-engage customers at all stages of the life cycle to increase spend and loyalty, bringing the brand to life to forge a deeper, lasting connection.
- **Process Simplification/Risk Mitigation.** Assessing operational risk and leading cross-functional teams that transform complex processes into streamlined systems that support collaboration and meet changing customer demands.
- **Marketing Execution.** Managing all aspects of marketing campaigns from creative development, channel selection, pipeline execution, and compliance to results analysis, working collaboratively to drive profitability and efficiency.

## EXPERIENCE

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### **Bulldog Management Solutions LLC, Landenberg, PA** ([www.bulldogconsultant.com](http://www.bulldogconsultant.com)) **April 2009-Present**

Founder/Principal. Helping businesses sharpen their brand and strategic messages to increase sales, improve RFP and negotiation "close" ratios, and drive higher employee engagement by creating consistency and synergy across business units. Recent projects:

- **Credit Card Consulting.** Expertise on Credit CARD Act of 2009, presenting on legislation's impact, benchmarking contract provisions for alumni associations, and advising on contract renewals and portfolio-growth opportunities. Clients include Brown Alumni Association and other Ivy League+ schools. Quoted on subject in national media.
- **Elevator speeches/marketing collateral/talking points.** Clients include business startups; alumni associations; private-equity investor groups; a local food bank; and unemployed executives seeking to strengthen their job-search materials.
- **Business Plans.** Created plan for prospective investors outlining cloud-computing implementer's national expansion plan.
- **Value-focused RFP responses.** Helped clients assess opportunities, develop responses, and build presentation decks.
- **Consultant Launch Pad.** Created website ([www.consultantlaunchpad.com](http://www.consultantlaunchpad.com)) to build a community to help unemployed and underemployed executives make the decision to consult, set up their practices and discuss growth strategies.

### **Bank of America Card Services, Wilmington, DE** **October 1992-December 2008**

(Worked for MBNA America Bank from 1992-2007, when it was acquired by Bank of America)

**Director, Collegiate Sector (Senior Vice President)** (2006-2009)

**Challenge:** Stabilize and grow a card portfolio experiencing a multi-year slide in loans and profitability. Implement strategies to mitigate external scrutiny, rising losses, reduced marketing funding, and a weakening economy. Joint P&L responsibility for \$1.5 billion in revenue from 260+ university partners. Refocus and strengthen teams located in remote offices.

**Actions:**

- Created top-client growth strategies, shifting marketing focus to re-engaging existing cardholders (activation and attrition) from new acquisition and redistributing marketing dollars across channels to maximize ROI and achieve corporate goals.
- Drove greater reliance on portfolio demographics and transactional profiles to adjust marketing prioritization.
- Engaged strategic partners in initiatives to reduce costs and gain access to new products and marketing channels.
- Built consensus for a "local-market strategy" within banking centers to drive cross-selling of key products.
- Managed regularly in crisis mode due to media and regulatory scrutiny of student lending and alumni-association relationships, working with business areas to develop talking points, sales documents, and business strategies.

**Results:**

- Renewed 100+ relationships (with no losses), representing \$1.4B in loans and \$250 million in annual revenues, reducing sponsorship-fee exposure by 25% (\$1.5 million) while increasing group-satisfaction scores by 20%.
- Grew loans in 2007 and 2008 after three years of decreases, overcoming serious headwinds. Increased year-over-year average loan balances and spending by 10% and kept attrition in other categories well below bank averages.
- Surpassed goals for launching Affinity Checking product by 200%+ (endorsements and accounts). Worked closely with many business areas to optimize sales and drive loyalty. Product now represents 60% of BAC's new deposit accounts.
  - Revitalized University of Texas program by focusing on the Longhorn mark and accessing low-cost, high-visibility marketing channels. Strategy resulted in a tenfold increase in checking/debit account sales to 4,000 per month.
- Reinforced key-partner brands with introduction of targeted initiatives, including school-specific rewards program.
- Preserved MBNA approach of not raising students' rates based on behavior, overcoming pressure to maintain profitability. Decision later validated when company avoided media/congressional criticism for the practice.

**Bank of America/MBNA America (continued)****Director, Marketing Production and Control****(2005-2006)**

**Challenge:** Centralize set-up of 13,000 marketing campaigns and simplify approval processes in the midst of a major workforce reduction, building on previous efforts to restore operational control after a series of internal audit failures.

**Actions:**

- Built client trust by reducing errors and slippage, creating weekly updates and exception reporting.
- Created high-visibility “30-in-30” initiative (30 process changes in 30 days) to promote simplification effort.
- Recruited/trained 52-person team -- 50% of whom had no prior Business Development experience.
- **Risk mitigation:** Created single compliance contact, revised desktop procedures, created business resiliency and disaster recovery plans, introduced self-audits and exception reports, and standardized job descriptions across business areas to enhance goal-setting and professional development.

**Results:**

- Exceeded goals for accuracy and timeliness despite 38% fewer people handling production.
- Reduced campaign set-up error rates to less than 2%, from 15% prior to unit’s creation.
- Earned Strong ratings on eight straight audits, making it easier to “sell” reorganization to senior executives.

**Director, Business Development Education and Communications****(1997-2005)**

**Challenge:** Create an environment that enables everyone to excel at their jobs by addressing a lack of consistency in education, tools, and information available to 500 people across business areas with different goals, processes, and leadership (e.g., Marketing, Marketing Operations, Sales, and Group Administration).

**Actions:**

- Supported new-product initiatives, creating support materials for phone representatives and marketers.
- Managed companywide project to change the tone of more than 1,200 system-generated customer letters.
- Created and managed process for optimizing marketing spending across business units, requiring participants to “defend” their marketing decisions.
- Transformed negotiations and RFP responses from an individual skill to an organizational core competency.
- Developed skills-based curriculum (e.g., Strategic Marketing Workshops, P&L Analysis, Negotiation Skills).
- Created online sales package, with customizable templates, objection planners, and Precedents.
- Redesigned Intranet and introduced strategy meetings and newsletters to drive sharing of best practices.
- Managed creative execution of key proposal responses, establishing group-visit management process.

**Results:**

- Directly influenced negotiations over five-year period representing \$700+ million in annual compensation.
- Led RFP response teams for 22 successful new sales, developing simple message of product differentiation.
- Tripled education hours per person with no increase in budget through different delivery mechanisms.

**Director, Media Relations/People Communications****(1992-1997)**

**Challenge:** Implement an integrated communications strategy for a Fortune 500 financial institution, responding to media inquires, developing an effective issue-tracking system, and enhancing employee engagement and satisfaction.

**Actions and Results:**

- Produced award-winning 1992-1995 annual reports within budget. Bronze Medals from *Financial World*.
- Wrote and edited MBNA Canada’s regulatory application/business plan and two five-year strategic plans.
- Expanded frequency and improved content of company newsletter, moving to home delivery.

**Wilmington (DE) News-Journal, Wilmington, DE****April 1990-October 1992***Business Reporter/Weekly Columnist*

- Published 500+ stories, focusing on financial services/retail. Recognized for productivity that far surpassed peers.

**American City Business Journals, Charlotte, NC****November 1984-March 1990***Editor, Dallas and Southern Connecticut Business Journals and Reporter at 10 other papers*

- Specialty: Launching new papers/repositioning new acquisitions. Led Dallas weekly to state and national writing awards.

**United States Army, Fort Polk, LA (1<sup>st</sup> Battalion, 55<sup>th</sup> Air Defense Artillery)****May 1981-September 1984**

- Battery Executive Officer. Drove unit’s move from Fort Bliss, TX, and led preparation for combat-readiness exercises.

**EDUCATION****Syracuse University**

B.S., Newspaper Journalism (1981)