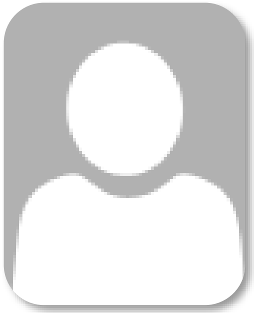
Ron Coffin

Senior Business Consultant

Experian Advisory Services



Education:

- Florida State University, BS in Economics concentration in Banking & Financial Markets
- Six Sigma Greenbelt

Consulting Expertise:

- Credit risk management
- Credit lifecycle
- Portfolio strategy management
- Business process improvement
- Policy Creation

Consulting expertise:

- Small Business Banking: Risk, Credit, Portfolio Management
- Enterprise Risk Management
- Policy Creation and Modification

"As a former client having managed credit risk primarily on the commercial products side for many years, I am well versed in the challenges facing todays credit risk executives. In order to provide real value for Clients, my goal is to enable them to grow their portfolios via controlled, data driven decisions, and execution across the entire product lifecycle. To address those needs, I take a holistic approach to challenges to understand the underlying issues of cause and effect. This ensures our consultative effort not only addresses the clients immediate concern, but positions them to anticipate potential challenges in the future"

Ron has over 30 years of experience and has held diverse roles in risk management for a diverse set of PLCC portfolios. He brings a wealth of knowledge of the commercial and consumer finance industry to our clients. Ron is an industry expert on the credit card industry with extensive knowledge in PLCC commercial products and general purpose cards. Prior to joining Experian, Ron worked for Synchrony, CitiBank and GE Capital within the PLCC products.

Ron is a business consultant with expertise in credit risk and regulatory compliance. He has effectively developed strategies to attract, retain and manage profitable customers. As a Senior Business Consultant, Ron provides consulting and ongoing support for clients by identifying areas of opportunity that can be leveraged to improve effectiveness and increase return. His expertise allows him to guide clients on business issues across the account and customer lifecycle. He works with cross functional teams to develop strategies, reporting, and monitoring processes that track the value and effectiveness of advanced solutions and capabilities.

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