



Neil Gilchrist

Senior Business Consultant
Experian Advisory Services



Education:

- Brigham Young University, B.S in Microbiology
- Carnegie Mellon University, MBA emphasis in Quantitative Analytics and Finance

Consulting expertise:

- Credit Risk Management
- Quantitative Analytics
- Marketing
- Credit Acquisition
- Customer Management
- Data Sciences
- Consumer Lending
- Commercial Lending
- Auto Finance

Neil Gilchrist has over 17 years experience in the financial services industry. Gilchrist has worked with the full gambit of credit products ranging from commercial portfolios at Bank of America to personal loans at the Utah Community Credit Union. He has a unique understanding of the financial services industry and the ability to see business challenges through the eyes of his clients.

Gilchrist most recently led Amazon's Kindle Content Demand Business Intelligence and Analysis team in its efforts to understand Kindle Customers buying and reading habits. Prior to his work at Amazon he was a Senior Vice President at PNC where he led teams responsible for Auto and Student Lending Analytics and Consumer Credit Acquisition Analysis and Integration, within which he led consumer credit efforts to acquire and integrate RBC USA. Also while at PNC he built valuation algorithms and LTV models for PNC's real estate secured portfolios. Previous to PNC, he directed the build of Bank of America's commercial expected loss models used within the Allowance for Credit Losses.

He has also held positions at Ford Motor Credit and Toyota Financial Services working with managerial accounting, risk capital, dealer financing, lending and leasing.

During his tenure at Experian he has focused on supporting acquisition and forecasting model development, strategy design for new and existing customers, Business Intelligence and model validation engagement. His clients have included some of the largest banks in the United States as well as well-known technology, telcom, and utility companies. Additionally, Neil has significant experience working with credit unions.