

4.6 BCU Senior Management Biographies

Mike Valentine, President/CEO

Mike Valentine's credit union career began in 1984 when he joined Baxter Credit Union, a cooperative for employees and families of Baxter Healthcare. From his first days as a leader, Mike fostered a people-first culture, streamlined lending operations, perfected sales and service delivery, and instituted a results-based employee incentive program. In 1994, Mike was named President/CEO. His ability to forge strong partnerships and lead compassionately has helped the organization achieve unparalleled success – now serving more than 360,000 members with assets of \$6 billion. Topping the list of Mike's strategic achievements are successfully building relationships that have taken the Credit Union from a single corporate sponsor (Baxter) to being known as a leading financial well-being benefit partner for America's best workplaces, including Target Corporation, Cardinal Health, UnitedHealth Group, GEICO, CVS Health, HCA Healthcare and many others - hence the transition from Baxter Credit Union to being known as BCU. Mike has set new standards for delivering digital and human experiences that empower people to discover financial freedom. Apart from the immense value he brings to BCU, Mike brings tremendous value to countless credit union industry partners and is well known for his ability to develop individuals who now lead other successful organizations.

Lisa Baron, Executive Vice-President/Chief Human Resources Officer

Lisa began her career with BCU in 1994. A leader in organizational development, Lisa is responsible for the strategic direction of the human resource and talent management functions as well as enterprise leadership for the member experience team. She is also tasked with driving high employee engagement, cultivating BCU's unique culture and employee brand, developing staff and increasing employee retention. Lisa serves as a senior leader mentor for Baxter's Women Leaders resource group and is a member of BCU's Charitable Giving Committee. She holds a bachelor's degree from Eastern Illinois University and an MBA from Lake Forest Graduate School of Management.

James Block, Executive Vice-President, Chief Operating Officer

Jim is responsible for BCU's loan and deposit product lines and technology teams. Having joined BCU in 1995, he has helped champion BCU's member service levels and product superiority that have led to the Credit Union's growth over the last two decades. In addition to his senior management role at BCU, Jim is also active on industry advisory boards, is past chairman of the Credit Union National Association's Lending Council and serves on the boards of directors for Bonifii and CU Servnet. Jim holds a bachelor's degree from Northwestern University and a master's from Northwestern University's Kellogg Graduate School of Management.

Dave Blum, Executive Vice-President, Relationships & Service Delivery

Dave Blum spearheads service delivery from every angle at BCU. He oversees the marketing, corporate relations, contact center, branch, and member operations functions for the Credit Union across the US and Puerto Rico. His experience in commercial relationship banking strengthens his ability to execute BCU's strategic vision to deliver valuable financial products and exceptional service for the employees and families of America's best workplaces and their surrounding communities. Dave holds a bachelor's degree from North Park University and an Executive MBA from the Kellogg School of Management at Northwestern University.

Carl "CJ" Presto, Executive Vice-President/Chief Financial Officer

CJ leads the finance, accounting, treasury, and risk management functions at BCU. Since joining BCU in 2001, CJ has held leadership roles in the accounting and finance areas and has led multiple merger and acquisition efforts, with previous leadership of strategic planning and deposit operations. CJ's teams have been instrumental in introducing sophisticated liquidity risk, interest rate risk, profitability, budgeting, auditing, and enterprise risk management solutions. CJ received his bachelor's degree from University of Illinois, Urbana-Champaign and an MBA from DePaul University.

David Brydun, Senior Vice-President/Chief Lending Officer

David began his career with BCU in 2007. Appointed in 2021 to the role of Chief Lending Officer, he is responsible for BCU's lending products and operations. His areas of responsibility include product management, real estate

lending, consumer lending, and business lending. He is a member of the Experian Credit Union Advisory Council. He holds a bachelor's degree from Western Illinois University.

Maggie Garcia, Vice-President, Deposits & Contact Center Operations

Maggie began her career with BCU in 2007. Appointed to the role of Vice President of Deposit Products in 2020, she is responsible for deposit product management, member operations, debit cards and ATM fleet management functions. Previously, Maggie has held several leadership roles in consumer lending and deposit operations. She's also a member of the Right Time Payments Advisory Committee (RTP) of The Clearing House. Maggie holds a bachelor's degree from DePaul University.

Bhavna Guglani, Chief Digital Officer

Bhavna leads the Digital Services group responsible for developing and deploying BCU's authenticated digital product experiences. She brings a digital-first perspective to the organizational-wide strategy, informed by her extensive knowledge of the financial industry, emerging technologies, market trends, and user research. Bhavna has an MBA from INSEAD, France, and BA in Mathematics (Hons) from St. Stephens College, India.

Kerriann Mills, Senior Vice-President, Chief Legal Officer

Kerriann joined BCU in 2020. She was appointed to the role of Chief Legal Officer in 2023. In this role, Kerriann's responsibilities include leading BCU's legal affairs, overseeing BCU's compliance function, and providing guidance regarding corporate governance matters. Previously, Kerriann served as BCU's Vice President, General Counsel. Prior to joining BCU, Kerriann was a partner at a global law firm, where she spent well over a decade representing companies, secured lenders, and other parties in connection with commercial transactions, corporate restructurings, and workout matters. Kerriann earned her Juris Doctor, cum laude, from the University of Miami.

Daniel Parsons, Senior Vice-President, New Partnerships and Branch Operations

Daniel "Dan" Parsons began his career with BCU in 2004. Appointed in February 2016 to the role of Vice President, U.S. Service Centers, Dan currently leads the day-to-day execution of our domestic and Puerto Rico branch strategy as well as shaping our longer-term branch evolution strategy. Most recently Dan and his team have focused efforts on opening several new Community Branch locations in Northern Illinois. In addition, Dan is responsible for our Private Client Services strategy. His previous roles at BCU included various positions in Business Development, Branch Management, and Consumer Sales Leadership.

Jill Sammons, Senior Vice-President, Marketing & Communications

Jill Sammons has over three decades of credit union marketing, well-being, and business development experience, beginning in 1991 when she joined BCU. Her work currently includes driving brand value, corporate partnerships, strategic growth and engagement, and financial well-being for the Credit Union and its two wholly owned CUSO's, BCU Wealth Advisors and Life. Money. You. Recognized for her strong leadership, positivity, and adaptability, her commitment to team excellence is reflected in everything she does. Jill received her bachelor's degree from the University of Illinois at Urbana-Champaign and an MBA from Lake Forest Graduate School of Management.

Chuck Smith, Controller, Senior Vice President Accounting and Planning

Chuck began his career with BCU in 2008. He currently leads the Accounting, Financial Reporting, Planning/Forecasting, Account Services, and Facilities Management functions for BCU. Over the last ten years, Chuck has partnered with business and external partners to successfully refine the financial close process and improve the overall quality of the monthly financials. He has also implemented an electronic account reconciliation process, and serves as a member of BCU's Charitable Giving Committee. He holds a bachelor's degree from Illinois State University. Chuck has earned the CPA designation.

Stephenie Southard, Senior Vice President, Chief Security Officer

Stephenie began her career with BCU in 2019. As the Chief Security Officer, she is responsible for leading the strategy and execution of the Information Security team. Stephenie has extensive experience with cybersecurity,

compliance, certifications processes, disaster recovery/business continuity planning, and more. She holds a master's degree in Business Management from Indiana Wesleyan University.

Scott Zulpo, Senior Vice President, Chief Technology Officer

Scott provides leadership for strategic planning, solution delivery, process improvement, and operational excellence of BCU's Informational Technology Group. He brings a strong history of delivering business results by creating high performing teams focused on using technology to create member value. Before joining BCU, Scott held executive positions in multiple industries. He received his bachelor's degree from Loyola University of Chicago and an MBA from Keller Graduate School of Management.

Davi Allen, Vice-President, Consumer Lending

Davi has more than 19 years of credit union audit and lending experience, beginning in 2005 when she joined BCU as an internal auditor. After progressing to Director of Internal Audit, she transitioned in 2018 into business operations by taking on responsibility for the Collections area. Her current role includes responsibility over Consumer Lending Product Management, Sales, Underwriting, Servicing and Collections. Davi is recognized for her strengths in operational excellence, drive for results, and strong commitment to employee engagement and development. Davi received her bachelor's degree in finance from Northern Illinois University.

Dan Cook, Vice-President US Retail Branches

Dan has 19 years of experience in financial services. Dan joined BCU in 2011 as the Branch Manager for BCU's Target HQ branch in Minneapolis. In 2016 Dan was promoted to Regional Director and oversaw the branch rollout for UHG, opening 15 branch locations. In 2019 Dan was promoted to Senior Director, adding the Target branches back to his team. Dan currently leads the strategy and operations of BCU's US Company Partner/SEG branches.

Brett Engel, Treasurer, Vice-President, Finance & Risk

Brett has spent over 15 years in banks and credit unions within finance, marketing, and product management functions. In his role at BCU, Brett oversees profitability, credit risk, asset liability management and the investment portfolio. His teams are focused on building frameworks to properly measure risk/return tradeoffs and ensure the credit union makes optimal product design, pricing, balance sheet management and capital investment decisions. Brett holds a bachelor's degree in Finance from the University of Illinois and an MBA from the University of Chicago Booth School of Business with concentrations in Finance, Econometrics and Statistics.

Erin Macasek, Vice President, Marketing

With 15 years of diverse marketing experience at BCU, Erin specializes in leading teams that effectively leverage tools and technology to attract, engage and retain members. She holds a bachelor's degree in business administration with a concentration in Marketing at the University of Illinois, Urbana-Champaign. She also holds a seat on the Marketing Association of Credit Unions (MAC) Board, fueling the collaboration and shared success amongst fellow credit union marketers. Her passion lies in creating personal, impactful campaigns that drive growth and member value.

Joe McCarthy, Vice President of Real Estate Lending

Joe joined BCU in 2021 and as the Director - Business Services. He was then promoted to a Vice President role leading the real estate lending team where he is responsible for originations, underwriting, processing and servicing the real estate business. Prior to joining BCU, Joe held various roles leading commercial and sales teams at Ally Bank. Joe has a bachelor's degree from Florida International University and an MBA from the University of Detroit – Mercy.

Jordan Mueller, Vice President of Program Delivery

Jordan Mueller joined BCU in 2013 and has since been instrumental in shaping the credit union's technical strategy and enterprise delivery. As the head of Enterprise Automation, Portfolio/Project Management Offices, and Application

Services, Jordan's passion is to drive innovation and efficiency across the organization. He holds a bachelor's degree from Saint Joseph's University.

Keith Parris, Vice President of Contact Center Ops & Technology

Keith Parris began his career with BCU in 2021. In his current role, he is responsible for the HUB US and PR Contact Centers, technology operations and vendor management. Previously, Keith has held several leadership roles in customer experience, sales and operation for several large corporations including Dyson, BP and Amazon. He is also a member of several advisory boards including The George Washington University School of Business Customer Advisory council and is a proud member of the University of Dubuque Board of trustees. Keith holds a bachelor's degree from The University of Dubuque, and an MBA from the Keller Graduate school of management. Additionally, Keith holds his CXPP (Certified Customer Experience Professional) designation.

Harvey Rindt, Vice President Compliance

Harvey is a seasoned compliance professional with over 30 years of experience in the financial industry. He joined BCU in June 2007 and has served in various leadership positions at BCU, including Sr. Compliance Director, Director, Sr. Compliance Manager and Compliance Manager. Harvey oversees BCU's compliance program. He is also BCU's BSA Compliance Officer and HIPAA Privacy Officer. Harvey holds a Bachelor of Science in Accountancy from Northern Illinois University. He is also a certified Credit Union Compliance Expert (CUCE), Bank Secrecy Act Compliance Specialist (BSACS), Certified Risk Manager (NCRM), Certified Compliance Officer (NCCO), and Certified Anti-Money Laundering Specialist (CAMS).

John Sahagian, Vice-President/Chief Data Officer

John began his career with BCU in 1993. Throughout his tenure, he has led multiple areas of BCU to success across enterprise technology platforms, analytics, marketing, sales, service, and operations. Appointed Chief Data Officer in 2018, John set out to establish and evolve an enterprise data and analytics vision to maximize value for BCU members. He provides thoughtful leadership and utilization of data-driven engagement systems including BCU's enterprise customer relationship management platform. John holds a bachelor's degree from Illinois State University and an MBA from Lake Forest Graduate School of Management.

Other notable biographies – referenced in 4.18

Alex Melnik, Senior Director Information Management Member Intelligence

Alex spearheads Reporting Analytics, AI/ML modeling, Data Governance, and Data Delivery within BCU's Member Intelligence Group. Alex has a history in consistently delivering results through advanced analytics and AI/ML modeling, while ensuring BCU's data governance facilitates precise decision-making. Prior to joining BCU, Alex held various technical leadership positions across diverse sectors such as healthcare and travel. Alex earned a Bachelor of Science in Computer Science from Bradley University, a Master of Science in Artificial Intelligence from DePaul University, and an MBA from Northwestern University's Kellogg School of Business.

Henry Robaszewski, Senior Director, Finance & Risk

As Senior Director, Finance & Risk at Baxter Credit Union (BCU), Henry manages the interest rate risk and liquidity risk, invests in securities, and coordinates the Enterprise Risk Management (ERM) process. Henry has been with BCU for 16 years. Prior to joining BCU, Henry worked in the Asset/Liability Management department at LaSalle Bank for 14 years. Henry started his career with financial institutions at Cragin Federal Savings Bank for 10 years. Henry has a B.A. degree in Economics from Northwestern University. Henry has earned the Credit Union Enterprise Risk Management Expert (CUERME) designation from CUNA.

Joline Soedarjatno, Senior Director, Corporate Relations

With 24 years of Credit Union marketing and business development experience, Joline leverages the power of relationship building to unlock growth potential and deepen collaboration with BCU's largest Company Partners. Managing a team, Joline strategizes to capture high-value opportunities, grow participation rates, and strengthen

employee financial health. Joline holds a BS in Speech Communications and Marketing from Southwest Minnesota State University and a MA in Communication and Organizational Management from Bethel University in St. Paul.

Steve Weiss, Senior Legal Counsel

Steve joined BCU in 2021 as Senior Legal Counsel. In this role, he provides guidance on contractual, legal, and regulatory issues. Before joining BCU, Steve was a managing partner at a boutique financial services law firm, where he represented financial institutions and loan servicers, real estate investors, and businesses in transactional and litigation matters. Steve holds a Juris Doctor from the University of Illinois Chicago School of Law, where he served as an editor of the UIC Law Review, and a Bachelor of Science in Management Information Systems from Miami University.

Rubal Sharma, Director, Audit

Rubal joined BCU in 2023 and leads the internal audit function. She is a strategic leader with extensive experience in financial services industry in the fields of internal auditing, risk management, regulatory compliance, and quality improvement programs. Prior to becoming an Internal Auditor, she spent years conducting audits of client financial statements, evaluating the accuracy and completeness of financial reporting in accordance with GAAP as an External Auditor. She holds a bachelor's degree in accounting from Cleveland State University, is a Certified Public Accountant (CPA) and a Certified Fraud Examiner (CFE). She is committed to staying ahead of industry trends and is actively involved in professional organizations such as The Institute of Internal Auditors (IIA), Association of Certified Fraud Examiners (ACFE) and the Association of Credit Union Audit and Risk Professionals (ACUARP).

Robyn Wells, VP Assistant Counsel OnStar Insurance

From 2005 to June of 2022, Robyn Wells worked as an attorney in the Office of the General Counsel at GEICO. While at GEICO, Robyn also pursued a long-term goal of becoming a lawyer. She received her law degree from The Catholic University of America. She participated in Columbus Community Legal Services – Advocacy for the Elderly Clinic and volunteered at D.C. Employment Justice Center. In addition, she served as a staff member and later, as an associate editor to The Catholic University Law Review. Robyn also holds an MBA from American University and a Bachelor of Business Degree from Howard University.

Donna Pancoast, Sr. Manager, Compliance

Donna has been in the financial services industry since 1986 and has over 30 years of experience in Compliance and Operations. She has been with BCU since September 2021 when she was hired as the Compliance Manager.

Marcey Gaughan, Manager, Instructional Design

Marcey is a seasoned professional with thirty years at BCU. In addition to her work, she actively volunteers at Frassati Catholic Academy, contributing to the Family Association and School Advisory Boards. Marcey holds a bachelor's degree in science from Illinois State University and a master's in training and development from Roosevelt University.