

# Pathward

## ► Leadership Team



## Brett Pharr

CEO, Pathward®, N.A. and Pathward Financial, Inc.

Brett Pharr is the Chief Executive Officer of Pathward®, N.A. and Pathward Financial, Inc. In this role, he leads Pathward's Executive Committee and Pathward's Auditor.

Prior to being appointed to his current role in October 2021, Pharr was Co-President and Chief Operating Officer since June 2020 and Executive Vice President, Group Head of Governance, Risk and Compliance since February 2019.

Before joining Pathward, Pharr served as Senior Risk Director at Citizens Bank in the Consumer Division where he built a best-practice enterprise risk organization and culture that enhanced competitive advantage, solidified brand identity, and increased shareholder confidence. Pharr worked at Bank of America for 32 years, holding roles in the Commercial and Consumer lines of business, Business Transformation, Mergers and Acquisitions and Risk before joining Citizens Bank.

Driven by its purpose to power financial inclusion for all, Pathward Financial is the U.S.-based holding company of Pathward, a financial services company focused on increasing financial availability, choice and opportunity across its two core business lines, Banking as a Service and Commercial Finance. Pathward's strategic business lines provide end-to-end support to individuals and businesses.

### Education

Pharr earned a Master of Business Administration from Bristol University in Bristol, Tennessee, and graduated Magna Cum Laude with a Bachelor of Science in Finance from Freed-Hardeman University in Henderson, Tennessee.

### Professional and Civic

Pharr's professional achievements have been spotlighted by American Banker, and he has been a featured speaker at agenda-setting industry events across the country, including at the Innovative Payments Conference and the Electronic Payments Association's Fintech Policy Forum.

In the spirit of Pathward's mission to create financial inclusion for all, Pharr has served on the board of directors for Freed-Hardeman University for more than two decades, including his tenure as Chair, and as Board Member and Finance Chair of the Haitian Christian Foundation since 2004.

