

Case Number 11-0479

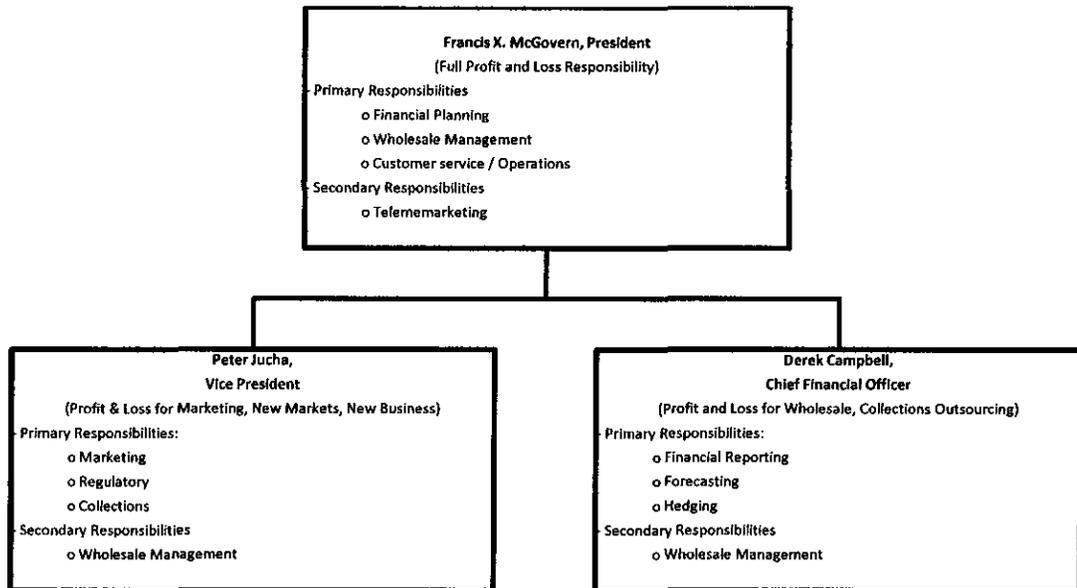
Attachment G (Revised 07/07/2011)

Technical and Managerial Qualifications

Attachment G (Revised 07/07/2011)

Organizational Chart and Summary of Expertise

Clearview Organizational Chart (Partial)



- Additionally, operations and IT personnel report to Frank McGovern
- Wholesale and electric systems functions are handled by contractors, who are managed by the executive committee (Frank McGovern, Peter Jucha, and Derek Campbell)

Managerial Qualifications:

- Staff which satisfies enterprise financial and administration responsibilities (resumes attached):
 - o Francis X. (Frank) McGovern, President
 - 3 years full profit and loss responsibilities for new products at Verizon/GTE
 - 11 years as President, with full profit and loss responsibilities including all business development, operations, financial planning, regulatory, and financial reporting for Quality Telephone, Inc.
 - 4 years as President (concurrent with Quality Telephone), with full profit and loss responsibilities, including strategic and financial planning
 - o Peter Jucha, Vice President
 - 3 years profit and loss responsibilities at Associates Financial Services for Co-branded products (Amoco, Citgo, Unocal)
 - 10 years enterprise-wide risk policy and administration at Citibank and Associates Financial Services
 - 2 years profit and loss responsibility with Citibank (Citibank AAdvantage brand)
 - 4 years enterprise-wide profit and loss responsibility, as well as marketing, regulatory compliance, and operations with Clearview Electric / Quality Telephone.
 - o Derek Campbell, Chief Financial Officer
 - 13 years of accounting and financial planning and control experience
 - 4 years of enterprise-wide profit and loss and operations responsibility as Controller / Business Manager at ExhibitGroup/Giltspur
- Contractors who satisfy wholesale management requirements (resumes attached):
 - o Clearview Electric, Inc. contracts Customized Energy Solutions, LLC to satisfy its wholesale management requirements (write up of Customized Energy Solutions follows)
 - o Mark M. Scott, Director
 - 2 years of experience buying and selling of energy at Customized Energy Solutions
 - 5 years of experience in forward hedging of energy at Old Dominion
 - 3 years of experience buying and selling of energy at Williams Energy
 - o Chelsea Fowler, Senior Energy Consultant
 - 2 years of experience in buying and selling of energy at Customized Energy Solutions
 - 5 years of experience buying and selling energy at Old Dominion
 - o Jeffrey W. Whitehead, Consultant
 - Nearly 5 years consulting on the buying and selling of energy at Customized Energy Solutions

- Erik J. Paulson, Vice President
 - 3 years of experience consulting on the buying and selling of energy at Customized Energy Solutions
 - 4 years of experience in the buying and selling of energy at PJM Interconnection

- Contractors who satisfy electric system operational experience (resumes attached in redacted form and filed under seal):
 - Clearview Electric, Inc. primarily contracts EC Infosystems to satisfy its electric system operational experience (write up of EC Infosystems attached)
 - [REDACTED]
 - 16 years of experience in electric system operational experience with EC Infosystems
 - [REDACTED]
 - 6 years of experience in electric system operational experience with EC Infosystems
 - Jeffrey W. Whitehead, Consultant (Customized Energy Solutions)
 - 4 years of experience in electric system operational experience with PJM Interconnection

Technical Qualifications:

- Contractor who satisfies technical experience requirements (resume attached):
 - o Clearview Electric, Inc. contracts Customized Energy Solutions, LLC to satisfy its wholesale management requirements (write up of Customized Energy Solutions follows)
 - o Edward F. Toppi, Vice President
 - 5 years of experience in buying and selling electricity in wholesale markets with Customized Energy Solution, Ltd.
 - Approximately 3 years of experience in buying and selling electricity for Clearview Electric, Inc., a member of PJM.

Attachment G (Revised 07/07/2011)

Customized Energy Solutions Expertise

Resource Description	Offer Strategy Development & Day-ahead Energy Market Submittal	Real-time Generation Dispatch	Real-time Energy Market Scheduling	Outage Coordination	Capacity Market Management (PJM RPM)	Interconnection Service Agreement Support	Shadow Settlement Services	Fuel Planning & Procurement Support
6 MW Generators associated with Steam/Chill Water Plant	✓	✓		✓	✓	✓	✓	
100+ MW Coal Resources (Dominion Territory)	✓	✓		✓	✓		✓	✓
200+ MW Gas & Oil Resources associated w/ Oil Refinery	✓	✓			✓		✓	
35 MW Cogen Facility		✓		✓				
15+ MW Landfill Gas Facilities (PJM)	✓	✓		✓	✓		✓	
150MW Wind Facility in MISO	✓	✓	✓	✓			✓	
250+MW of Wind Facilities in PJM	✓	✓	✓	✓	✓	✓	✓	
100+ MW Demand Response Resources (throughout PJM)			✓		✓			

d. Fuel and Fuel Acquisition Experience:

Customized Energy Solutions Fuels business line, developed based on needs of our customers to provide services for scheduling, procuring, and managing fuels such as coal, propane, various liquids, and natural gas as part of the ability to manage the costs of their generation assets. We provide an in-depth knowledge of the financial Natural Gas market, as well as skilled operational experience in the transportation of natural gas. Customized Energy Solutions has particular experience in serving the Mid Atlantic region, including all major pipelines such as Transco, Texas Eastern, Columbia Gas, Tennessee, and Dominion. We also rely on a strong relationship with various suppliers and industry connections to optimize performance.

Customized Energy also provides natural gas consulting services to wholesale and retail suppliers. Services included are Imbalance Management, Scheduling, Risk Management, Procurement, Invoice Management, and Data Recording, to name a few.

c. **Integration of Generation and Market Purchases:**

Customized has several current clients that serve load and have generation assets. The generation assets are generally viewed as a method of hedging electricity costs, but Customized also schedules these assets day to day to maximize their revenue from the assets. Purchasing strategies and experience in place include the following:

Long Term Procurement: Customized Energy Solutions has assisted clients in negotiating, executing, and implementing several 20 year Power Purchase Agreements. These agreements include tolling arrangements on cogeneration facilities, PPAs for wind facilities, and other resources. Different types of assets (eg combined cycle vs base load coal) are utilized to fill different portions of a client's portfolio (mid-merit, peaking, base load, etc).

Monthly Blocks: Customized Energy Solutions would recommend either individual monthly block purchases (perhaps all at once), or a multi-month block purchase, depending on current market conditions. Customized Energy Solutions typically tracks forward prices and sets trigger points for purchasing. When these trigger points are reached, Customized would recommend locking in a block of power.

Quantities above the Monthly Block Purchase: typically anything above the base monthly block would be an on peak contract only, where the purchase is intended to provide a hedge against peak prices.

Customized Energy Solutions would generally look to have master enabling agreement contracts in place between Dover and several market participants that are likely to offer the needed products at a reasonable price. By having the base contract terms in place, and credit information established, it is then much quicker and more efficient to sign an actual transaction, and allows for transactions to be executed in time to lock in the quoted price.

Financial Transmission Rights (or FTRs) would be used in conjunction with block purchases to guarantee a delivered price to Dover's load. It can often be more economic to purchase a block of power at a liquid location, such as PJM's West Hub, and then purchase an FTR from the West Hub to Dover's load; than it would be to get a block purchase at Dover's load location. Both options would be reviewed and priced out, though, so that Dover could see all options.

Capacity Purchasing: Customized Energy Solutions will utilize a similar procurement approach for capacity as is proposed for energy purchasing. That is, Customized Energy Solutions will perform its own analysis to determine expected capacity costs in future years, based on projects of auction results. Then, offers will be solicited from suppliers to

see if any are received below the expected forward capacity price. If any bids are selected, Customized Energy Solutions would assist preparing necessary agreements for Dover, and would implement finalized transactions in PJM's systems on behalf of Dover.

f. Risk Management Experience:

Customized Energy Solutions currently provides active portfolio management services to PJM load with generation. Customized staff has developed in conjunction with clients board approved hedging policies or programs and then worked with clients to implement these programs on a day to day basis.

In addition to overall portfolio planning, Customized specializes in optimization of Financial Transmission Rights (FTR) / Auction Revenue Rights (ARR) positions for its clients. CES is a long standing market leader service provider in this area and has represented many clients in each of the last eight annual ARR allocations. For PY2010-11 in PJM, CES had approximately 30 ARR clients representing approximately 10% of the total market including load in all zones. CES' clients typically have realized substantially higher ARR revenues than zonal market averages. Additionally, CES actively represents clients in the long term, annual, and monthly FTR auctions. FTR activity is integrated into the overall portfolio and hedging program.

g. Other Relevant Experience:

Demand Response Services: Customized Energy Solutions also helps its clients manage electricity costs by evaluating demand response capabilities and then getting revenue or achieving savings through demand response program participation. Customized Energy Solutions has managed over 200MW of demand response capability in both energy and capacity programs, and has clients in the Synchronized Reserve Market.

Renewable Portfolio Standards / Renewable Energy Credit Services: Customized Energy Solutions evaluates its clients' internal renewable resources requirements and works with those clients to register any such potential resources so that they can be used to offset the purchase requirements and / or capture additional revenue. As needed, Customized Energy Solutions will procure necessary renewable energy or credits from other market participants or brokerage entities to ensure all applicable requirements are met. Customized Energy Solutions will also manage future sales or procurement for carbon offsets or GHG emissions as may be required by the state of Delaware or other regulatory body.

Edward F. Toppi

1528 Walnut Street, 22nd Floor, Philadelphia, PA 19102 O (267) 238-4788 e-mail: etoppi@ces-hd.com

Professional Experience:

Customized Energy Solutions, Ltd. Philadelphia, PA

July 2006 - Present

(AES NewEnergy, Inc. was acquired by Constellation Energy Group in September 2002)

Vice President – Retail Market Services Responsible for development and delivery of company's Retail Market Services practice area. Practice area primarily focuses on retail to wholesale market interfaces including load forecasting, scheduling, market settlements and retail pricing. Other practice area activities include operational process review and development, market evaluation, state regulatory monitoring and reporting, and other market analyses.

- Built practice area from nothing to nearly \$1 million in revenue
- Developed capabilities to provide outsourced business processes of load forecasting, scheduling, settlements, and pricing in multiple markets including northeastern and mid-Atlantic regions and California

Constellation NewEnergy, Inc. Baltimore, MD

June 2000 – July 2006

(AES NewEnergy, Inc. was acquired by Constellation Energy Group in September 2002)

June 2004 -- July 2006 - Vice President - Operations Responsible for corporate-wide operational support for Customer Acquisition and Market Operations, including sales, marketing, load forecasting and pricing.

- Worked extensively with company's largest business unit (Texas) to improve operations and revenue/cost recognition and reporting
- Restructured load forecasting group for more efficient operations and improved reporting
- Co-led corporate wide effort to evaluate, select and implement complete replacement of company's information technology systems to support all aspects of business operations.

June 2000 – May 2004 - Vice President/General Manager Responsible for the strategic and operational management of the company's \$125 million retail electricity business in the Mid-Atlantic region. Oversaw all aspects of business including marketing and sales, operations and risk management, and invoicing and collections. Regional responsibilities included the states of Pennsylvania, Maryland, Delaware, and Virginia and the District of Columbia

- Grew regional coverage from only one state to four plus the District of Columbia
- Grew size of business 10 fold in terms of revenue and MW under contract
- Led integration of existing retail commodity businesses post acquisition

PECO Energy Company Philadelphia, PA

August 1998 – May 2000

Specialist - Customer Choice Managed relationships with external Electric Generation Suppliers and internal organizations for energy deregulation. Provided business leadership for projects to support the implementation, operations and administration of energy deregulation. Evaluated and recommend improvements to business processes to ensure compliance with regulatory and Independent Systems Operator requirements.

Edward F. Toppi

2400 Munford Drive, Fallston, MD 21047 H (410) 877-8554 W (410) 230-4644 e-mail: topester@comcast.net

- Developed and implemented methodology to improve accuracy of load forecasting.
- Identified and lead implementation of improvements to energy reconciliation process directly resulting in the recovery of over \$16 million in lost revenue.

Energis Resources, Inc. Edison, NJ

September 1997-July 1998

Manager - Electric Supply and Operations Directed the supply and operations functions of the company's \$10 million retail electric business in Pennsylvania and New York. Ensured compliance with host local distribution companies', Public Utility Commission, and Federal Energy Regulatory Commission requirements. Managed relationships with wholesale suppliers and host local distribution companies.

- Developed processes and procedures for Pennsylvania's Customer Choice Electric Retail Pilot Program.
- Provided operational direction to development of electric load forecasting system and customer and billing information system.

Public Service Electric & Gas, Co. Newark, NJ

January 1995 - August 1997

Analyst Performed financial, economic, and quantitative analysis of programs and projects associated with electricity production and other energy services. Routinely presented results of analysis and recommendations to management.

- Developed performance monitoring and trending program to aid in error reduction.
- Developed quantitative method to determine the aggregate impact of equipment deficiencies on plant operations to aid in prioritization of maintenance activities.

United States Navy Nuclear Submarine Officer

1989 - 1994

Division Supervisor Supervised the training, administration, and welfare of 17 men in two work centers. Represented the Commanding Officer in all matters concerning ship's operations. Supervised 35 man team in carrying out all ship's daily activities. Responsible for the safe navigation and operation of a multi-million dollar nuclear powered submarine.

- Managed the operation and maintenance of \$20 million dollars worth of equipment.
- Coordinated short and long term scheduling of maintenance and evolutions, ensuring minimum impact on ship's operations.
- Directed several programs that affected the readiness of the ship.

Education: Drexel University, Masters of Business Administration, December 1999.

United States Naval Academy

Bachelor of Science, Mathematics, May 1989, Top 2% of class

Honors:

- Recognized as Distinguished Student in Operations Research by the Operations Research Society of America for excellent performance on research project at the Naval Academy, 1989.
- Awarded membership in Phi Kappa Phi Honor Society, April 1989.
- Awarded Navy Achievement Medal, March 1994.

Edward F. Toppi

2400 Mumford Drive, Fallston, MD 21047 H (410) 877-8554 W (410) 230-4644 e-mail: topester@comcast.net

Training:

- PJM training on Fixed Transmission Rights and Locational Marginal Pricing
- Princeton Energy Risk Management
- Graduate of Dale Carnegie Training
- Performance Improvement International Root Cause Analysis and Human Error Reduction
- CareerTrack Conflict Resolution and Confrontation Skills

Additional Qualifications:

- Experience in operations in the Pennsylvania-New Jersey-Maryland control area, New York ISO, ISO-New England, ERCOT, and California ISO.
- Extensive experience in the use of PC and relational database applications including MS SQL and Oracle
- Familiar with a variety of Quality Standards
- Held Top Secret/Special Background Investigation clearance and access to a nuclear facility.

Community Activity / Interests:

- Committee Chairman for local Cub Scout pack
- Coach children's sports
- Captain of company cycling team / organize team annual participation in Bike MS event to support National Multiple Sclerosis Society

Erik J. Paulson

1528 Walnut St, 22nd Floor
Philadelphia, PA 19102

Mobile: (484) 686-3001
Work: (215) 875-9440
epaulson@ces-ltd.com

Experience:

- Jan 08 - present **Vice President, Wholesale Market Services, Customized Energy Solutions.** Responsible for consulting company's revenues and costs related to generation and load scheduling, analytical projects, and other wholesale energy market services. Oversee operation of company's 24 hour scheduling desk and responsible for over \$1M in company revenues.
- May 05-Jan 08 **Director of Regulatory Affairs – PJM, Customized Energy Solutions.** Report, advise, and represent clients' interests in wholesale and retail energy market issues within the PJM market footprint. Responsible for all regulatory clients and new business in the PJM region.
- Nov 04- May 05 **Manager, Market Development, PJM Interconnection.** Responsible for development of new electricity market products, market rule changes, and technical systems to support markets.
- Led PJM and stakeholder effort to integrate demand response resources into Ancillary Service Markets
 - Developed an implemented market systems necessary to integrate and additional 60,000+ mws into the PJM footprint
- July 03-Nov 04 **Manager, Real Time Market Operations, PJM Interconnection.** Responsible for operation of PJM's Real Time Energy Market, Spinning Reserve Market, and Regulation Market.
- Ensured PJM met its goal of 99% price posting accuracy
- Jun 00- July 03 **Senior Engineer, Energy Market Development, PJM Interconnection.** Design, test and implement new energy trading markets and market products. Train and support PJM Operations and Market Operations personnel in the operations of new and existing markets. Projects include
- Implementation of a Unit Dispatch System, which develops economic based generation dispatch points for over 600 units in the PJM region every five minutes. Received the "PJM President's Award" for the most significant contribution to PJM's Mission as a result of the work on this project.
 - Addition of a Spinning Reserves Market – an hourly market for the trading and procurement of spinning reserves within PJM.
- Jan 99-Jun 00 **Reactor Propulsion Division Officer,** managed 25-30 machinists in the Reactor Propulsion Division on a US Navy aircraft carrier. Responsible for tracking, coordinating, and completing major overhauls on over two dozen major pieces of steam plant equipment and ten compartments during the ship's complex, multi-year overhaul. Skilled in troubleshooting and repair of various control circuits and reactor protection components. Directed the operations of the carrier's nuclear propulsion plant in a supervisory role of reactor operation and actions of 20 subordinate watchstanders.
- ### Education:
- Nov 97-Dec 98
- **Naval Nuclear Power School,** program consisting of over 30 semester hours of nuclear physics, nuclear engineering, systems engineering, mathematics, and materials followed by six months of hands-on operating and troubleshooting of electrical, electronic, and mechanical systems in an operational nuclear power plant.
- Aug 95-May 96
- **Surface Warfare Officer School,** six months of classroom and practical study of all aspects of shipboard management. Courses included study of gas turbine power plant and weapons, radar, and communications systems.
- Jul 91-Jun 95
- **United States Naval Academy,** class of 1995. Bachelor of Science with major in Systems Engineering. Course of study included control systems, advanced robotics, and electrical engineering. Co-Captain of Varsity Offshore Sailing Team, captain of 50 foot racing sloop with a crew of 10 underclassmen.

MARK M. SCOTT

Customized Energy Solutions, Ltd. 1141 Jefferson Green Circle Midlothian, Virginia 23113
(804) 302-4680 direct (804) 677-7650 cell mscott@ces-ltd.com

Strategy Portfolio Management Leadership Origination & Trading Operations

PROFESSIONAL EXPERIENCE

Customized Energy Solutions (2009-present) **Richmond, Virginia**
Director, Structured Trading responsible for wholesale electric procurement and portfolio consulting services.

GenPower Services (2008-2009) **Richmond, Virginia**
Director, Origination responsible for negotiating power transactions to support generation developments and acquisitions and for being the PJM member representative for Longview Power, LLC.

- Brought several transaction opportunities with substantial value for company consideration.
- Identified and greatly aided resolution of major commercial issue on core investment.

Old Dominion Electric Cooperative (2002-2007) **Richmond, Virginia**
Portfolio Manager responsible for forward hedging of energy, congestion, natural gas, and capacity in the PJM market.

- Extensive structured and standard product transaction experience including direct execution of over \$1 billion in power and coordination of over \$300 million in natural gas.
- Designed and managed forward energy portfolio hedging process and policy compliance.

Williams Energy Marketing & Trading (1999-2002) **Tulsa, Oklahoma**
Commercial Leader responsible for originating and closing structured power transactions.

- Originated a 13-year \$32 million deal to satisfy a key portfolio requirement.
- Aided elimination of \$86 million in credit support by monetizing two existing contracts.

Senior Engineer responsible for the operational content and negotiations of power tolling contracts.

- Executed or completed executable tolling contracts as part of small focused team of over 6 GW at twelve sites representing over \$3 billion of underlying investment.

Generation Engineer responsible for managing the operations, maintenance, scheduling, and reporting of a PJM combustion turbine and technical aspects of structured deals.

Procter & Gamble (1996-1999) **Cincinnati, Ohio**
Financial Analyst responsible for assessing commercial prospects of new product technology.

Beverage Cost Analyst responsible for \$100 million in manufacturing related costs distributed in three channels.

- Provided the foundation to divest a business and generated pre-sale ideas that improved gross margins by ten percent.

US Navy (1989-1996) **Various Locations**
Planning Officer responsible for weapon planning quality review at Strategic Air Command, Nebraska.

Nuclear Qualified Engineering Division Officer responsible for 15 technicians and specific engineering systems on the USS Portsmouth fast attack submarine.

Shift Engineer/Staff Instructor responsible for the operation, maintenance, and training at an Idaho nuclear propulsion prototype. Supervised 70 staff and 80 students.

Technical qualified as top graduate at all training schools: Submarine Basic, Nuclear Prototype, and Power.

EDUCATION

University of Nebraska-Lincoln	MBA (GPA 4.0)	1996
University of Missouri-Rolla	BS, Electrical Engineering (GPA 3.9)	1988

Chelsea Fowler

1141 Jefferson Green Circle Midlothian VA 23113 · 804 302 4681 · cfowler@ces-ltd.com

Employment:

Senior Energy Consultant, Customized Energy Solutions

Jan 2009 – Present

Responsible for helping clients manage procurement and settlements in the PJM market across a wide range of activities including asset unit commitment, daily operations, portfolio reporting, position tracking, settlements, and transaction support.

Senior Portfolio Analyst, Old Dominion Electric Cooperative

May 2003 – Dec 2008

- Produce management energy cost of service report (profit & loss) for a complex power portfolio.
 - Designed, created and maintain an hourly position tracking system and underlying databases.
 - Track all physical natural gas trades and usage, and review all invoices prior to payment.
 - Review, settle, and interpret contracts and invoices including natural gas transportation.
- Support short-term portfolio decisions regarding the trading of power and natural gas.
 - Aid oversight of daily position with traders via extensive knowledge of PJM markets and billing.
 - Monitor unit commitment of PJM generation and make suggestions for improvement.
- Analyze forward power supply and natural gas portfolio in support of risk management policies.
 - Coordinate forward portfolio model data inputs and results.
 - Participate in creation of short and medium-term power supply and natural gas hedging strategies through supporting analysis.
 - Perform variance analyses on forward power supply portfolio key cost drivers.
- Participate in the origination of structured power supply and natural gas transactions, acquisition opportunities, and execution of power supply and natural gas contracts.
 - Frequently utilize analytical skills in contract negotiations, disputes and other issues.
 - Additionally perform reporting duties, assist power supply planning functions, and support natural gas related regulatory efforts.

Education:

Master of Science, Financial Mathematics, Kings College London

2002

Achieved highest academic level.

Bachelor of Science, Mathematics, Royal Holloway University of London

2001

Skills:

- Advanced in Excel, Access, Word, and Power Point applications.
- Advanced in VBA and proficiency in SQL programming.

Jeffrey W. Whitehead

jwhitehead@ces-ltd.com
100 N. 17th St 14th Floor
Philadelphia, PA 19103
267-238-4787

Relevant Skills

Proven Project Management skills

- Successfully led multiple projects to completion on time and under budget
 - Project size ranging from \$600,000 to \$2.5 Million
 - Project teams from 2 people up to as many as 18
- Experience with tools including Microsoft Project, SAP, and Projectweb
- Simultaneously managed multiple efforts in conjunction with significant corporate expansion at a Regional Electric Transmission System Operator that operates the world's largest wholesale electricity market
- Managed company-wide project with impacts and activities in multiple divisions

Proven skills as Business Analyst

- Successfully redesigned existing business processes to integrate technology which achieved the required process efficiency to accommodate a significant business volume increase
- Developed business model for integrating regional customer service model into existing centralized corporate structure
- Experience with Rational Unified Process and UML.
- Demonstrated qualitative analytical skills as an energy consultant through reporting and analysis work related to California Independent System Operator Market Redesign and Technology Upgrade and Independent System Operator of New England stakeholder process
- Demonstrated quantitative analytical skills as an energy consultant through the development of energy price studies

Proven skills in Customer Service

- Worked as "face" of company to multiple customers and managed accounts including issue resolution and promotion of beneficial initiatives

Work Experience

Customized Energy Solutions Consultant

August 2006 – Present

- Provided regulatory reporting and analysis services to clients for California Independent System Operator Market Redesign and Technology Upgrade and Independent System Operator of New England stakeholder process
- Developed energy price studies to evaluate prospective generating facility purchases and to evaluate the impact of Regional Transmission Operator pricing policy changes
- Assisted in the procurement of full service electricity supply contracts for municipalities and state facilities

PJM Interconnection

August 2005 – August 2006

Senior Security Analyst, Security Compliance Department

- Worked on project to develop and formalize standardized security processes throughout PJM based on North American Electric Reliability Council (NERC) Security Standard requirements
- Led company-wide group that is developing a plan to implement standards which required activities in multiple divisions

PJM Interconnection

December 2004 – August 2005

System Planning Liaison to Western Region President

- Leader in development of regional office concept at PJM
 - Developed business model for integration of regional organizations into existing PJM corporate structure
 - Developed liaison role for regional office employees with emphasis in interactions with System Planning Staff
- Developed software for customer data/contact tracking, issue management, and business initiative progress tracking
- Developed knowledge of System Planning, Markets and Operations processes at PJM including Regional Expansion Planning, Economic Planning, Capacity Adequacy Planning, and Generation

Dispatch and Transmission Operations from market based Regional Transmission Operator perspective.

- Further developed knowledge of Regional Transmission Operator business and regulatory concepts at multiple levels.
- Led customer service effort for multiple PJM customers by managing their accounts including issue resolution and promotion of beneficial initiatives

PJM Interconnection

June 2002 – December 2004

Analyst/Sr. Analyst, Operations Development

- Began career as transaction coordinator working with Enhanced Energy Scheduler (EES) Application and market participants to coordinate interchange transactions in day ahead and hourly energy markets
- Project Manager of enhancement to EES Application.
 - Managed \$2.5 Million application rewrite/enhancement.
 - Developed business logic, conceptual and detailed design as well as coordinated the technical effort including programming, testing and architecture level changes. Managed project estimates, budget and a team of 18 people consisting of consultants and PJM employees.
 - Responsible for Project Finances
 - Project Team received PJM's Mission Success Award
- Worked extensively on OASIS, Tagging, Scheduling and Checkout for PJM Market Integration project
 - Responsible for EES Application preparedness for Market Integration.
 - Designed and coordinated development of application to assist OASIS conversion process.
 - Trained market participants on OASIS, Scheduling and Tagging Applications in order to submit external schedules to the PJM market.
 - Made presentations on behalf of External Scheduling to new Transmission Owners and market participants.
- Coordinator of project to have PJM assume Reliability Coordination functions for Commonwealth Edison as interim integration step.
 - Assisted PJM West Dispatch manager with day to day project management responsibilities.
 - Performed business analyst functions, documenting processes to be used
 - Responsible for project finances
- Business lead for Enhanced Congestion Management Process
 - Responsible for maintenance and enhancements to Congestion Management software as required
 - Responsible for software enhancements to allow the phased integration of expanded service territory
 - Worked with PJM team and outside vendors to develop business logic and technical requirements for multiple software enhancements

Awards

Received Corporate Mission Success Award for Enhanced Energy Scheduling Application redesign project

Education

Bachelor of Arts, Susquehanna University, Selinsgrove, PA

Major: Information Systems

Minor: Business Administration

GPA: 3.77

Honors

Member Alpha Lambda Delta Honor Society (freshman honor society)

Dean's List 8 Consecutive Semesters

Dean's List Award

Outstanding Senior in Information Systems Department Award

University Scholar (1999-2002)

Graduated Summa Cum Lauda

Currently pursuing MBA at Penn State Great Valley

GPA: 3.84

Attachment G (Revised 07/07/2011)

EC Infosystems Expertise

Company Profile

EC Infosystems is an information systems professional services company that provides a wide range of products and services to the energy, shipping, retail, distribution and other industries.

We specialize in two major areas, EC/EDI Outsourcing and IT Consulting Services, and are a leader in providing these services to the deregulated energy market.

Our depth and breadth of experience in the Deregulated Energy marketplace has launched us into the position of a market leader. Processing several million transactions per month, our customers include medium to large energy marketers and utilities across 19 states within the US. With connections to over 80 utilities, and growing, we service more than 200 clients nationwide.

EC Infosystems provides robust transaction processing services in CAISO, ERCOT, MISO, NEPOOL, NYISO, PJM etc. ISOs.

QUICK FACTS

- Established in 1995
- 300+ Clients
- 19 Deregulated State Presence
- 10+ Million Transactions
- Gas, Electric and Water Commodities
- 95,000+ Consultants Database
- US and Offshore Resources

EDI TRANSACTION PROCESSING FOR ALL MARKETS

EC Infosystems offers a state of the art portal (EC Central) for clients to send and receive EDI transactions to and from their Trading Partners. Clients have round the dock 24 x 7 x 365 capability to interact with their Trading Partners through this portal.

TRANSACTION TRACKING SOLUTIONS FOR ALL MARKETS

EC Infosystems offers a real time transaction tracking system (TrueTrack). Clients can use this system to track incoming and outgoing transactions in real time to ensure a smooth and efficient operation.

BILLING SOLUTIONS FOR THE ENERGY MARKET

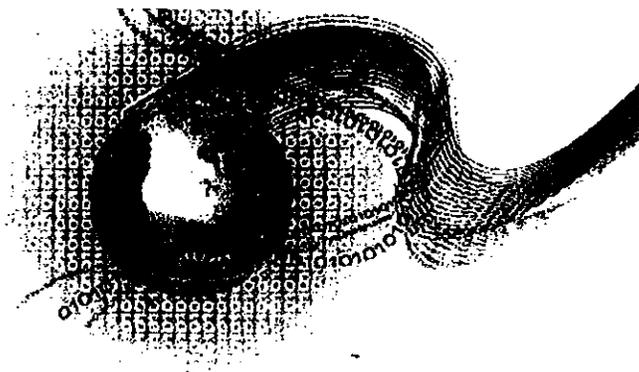
EC Infosystems offers a billing system (UtilBill) to energy marketers. This solution provides our energy customers with significant flexibility in managing and billing their customers.

WORKFLOW SOLUTIONS FOR THE ENERGY MARKET

EC Infosystems offers a Workflow and Transaction Tracking System (UtilPort) to utility companies and energy marketers. This solution provides our energy customers with significant flexibility in managing their workflow and monitoring their EDI transactions.

LOAD FORECASTING SOLUTIONS FOR THE ENERGY MARKET

EC Infosystems offers a Load Forecasting system (UtilForecast) to energy marketers. This solution enables our energy customers to schedule electricity and submit consumption forecasts to the ISO or the State Load Dispatch Center.



EC/EDI OUTSOURCED SERVICES

EC Infosystems provides a full range of outsourced services to make your EC/EDI program more successful, including EDI Transaction Management, Trading Partner Management and Client Data Environment Management.

IT STAFF AUGMENTATION

We maintain a database of over 95,000 consultants, who are skilled in a variety of IT hardware and software areas. These experts have PC, midrange and mainframe experience, which covers most of the major hardware and related operating systems.

In the area of software, we have experts in application configuration and implementation, and a wide range of programming languages.

EC/EDI PROFESSIONAL SERVICES

EC Infosystems offers a full range of services to its customers in the field of electronic commerce. We can show you how implementing EDI can make you more competitive, improve your service levels and increase your profitability.

We can help you plan how to take advantage of EC/EDI transactions, help you with your infrastructure planning and to rollout a trading partner implementation. We offer many supporting EDI activities, such as data mapping, translator software implementation, and interface programming. And we can train your entire company in implementing EC/EDI systems.

MANAGED SERVICES

EC Infosystems is a pioneer in offering Managed Services, a concept that provides low-cost off shore resources via a layer of technical and project management personnel that improve communications and management of these resources.

.NET STAFF AUGMENTATION

We maintain a staff of US based and off shore based dot net design and programming personnel. These individuals can be used to augment your current staffing or to deliver dot net based applications to your specifications.


ec infosystems INC.
Innovative EDI Technology Solutions

ec infosystems^{INC}

200 Garden City Plaza, Suite 210 Garden City NY 11530 Tel: (516) 739-1001

EC Infosystems Corporate Experience

EC Infosystems (ECI) is an IT Consulting, EDI Transaction Management & EDI Professional Services doing business nationwide. ECI was founded in 1995 and is an 8(a) certified small business. ECI has sixteen years experience in providing EDI Transaction Processing services to the Energy Industry. ECI serves over 100 + customers through the Professional services and Consulting services division. ECI is one the largest EDI vendors in the deregulated energy industry serving 285+ customers in 18 deregulated states. Processing over 10 million EDI transactions a month through our systems. ECI's evolving in-house application programming capabilities have enabled us to develop proprietary CIS/Billing software we host and market in a SaaS model. Our IT Consulting services database has over 90,000+ resumes of IT Professionals covering varied skills required in both the Commercial and Governmental market place. ECI is made up of 40 core employees.

[REDACTED]

[REDACTED] of EC Infosystems, a Nationwide EDI Transaction Management and Integrated Billing Services provider to the Energy Industry. His expertise in Information Systems spans over 30 years in the Energy, Ports & Terminals, Cable Television & Advertising, Banking, Manufacturing and Distribution industries.

Mohan has provided leadership to EC Infosystems in the areas of Management, Business Development and Software Architecture. He has provided leadership at a strategic and systems level in shaping the company's product lines in the energy industry. His vision has led to a robust suite of product offerings including EC Central for EDI Transaction Processing, UtiliPort for EDI Transaction Management, UtiliBill for Retail Energy Billing & CIS, UtiliForecast for Load Forecasting services in the electric, gas and water industries.

Mohan has over 15 years of experience across many facets of the energy industry including deregulated retail markets, wholesale markets and ISOs. He has a grass root understanding of deregulated and regulated utilities, energy cooperatives and municipal utility districts. His keen understanding about energy marketers, aggregators and service providers has catapulted EC Infosystems into a market leader position in the energy service provider industry.

Mr. Wanchoo has written several articles for industry magazines and has spoken at several Industry Conferences. He holds a Masters Degree in Computer Science.

[REDACTED] is the [REDACTED] at EC Infosystems and has played an instrumental role in the evolution of the company's Enterprise Management vision. With more than 30 years of IT industry experience as a technology leader, consultant and executive, Gary also provides counsel in the areas of strategic partnerships, product development leadership, community and public affairs and corporate strategy.

A director at EC Infosystems since 2005, Gary has been directly involved in the company's many product offerings in the energy industry. His years of experience in the IT industry has helped shape the direction and growth of many of the company's product offerings including a state of the art billing system, EDI Transaction Management and Load Forecasting services in the electric and gas industries.

Gary's experience also extends into many other areas of the energy industry as well. He has worked extensively with deregulated markets, Customer Information Management Systems, Asset Management, and Renewable Energy Management from an IT perspective.

Prior to his current position, Gary served as Vice President of Research and Development at Computer Associates. During his tenure at CA he was instrumental in the development of many of the company's system management products on many diverse platforms including mainframes, midrange and PC systems.

[REDACTED]

EC Infosystems Inc., Garden City, NY

Aug 1995 to Present

- Provided executive leadership to EC Infosystems, a Nationwide EDI Transaction Management and Integrated Billing Service provider to the Energy Industry. My focus areas are Management, Business Development and Software Architecture. Have provided leadership at a strategic and systems level in shaping the company's product lines in the energy industry. My vision has led to a robust suite of product offerings including EC Central for EDI Transaction Processing, UtiliPort for EDI Transaction Management, UtiliBill for Retail Energy Billing & CIS, UtiliForecast for Load Forecasting services in the electric and gas industries.
- Provided leadership to the company across many facets of the energy industry including deregulated retail markets, wholesale markets and ISOs. I have a grass root understanding of deregulated and regulated utilities, energy cooperatives and municipal utility districts. My keen understanding about energy marketers, aggregators and service providers has catapulted EC Infosystems into a market leader position in the energy service provider industry. Responsible for creating the architecture for the company's EDI processing systems.

MTV Networks, New York, NY

Sept 1981 – July 1995

Sterling Software, New York, NY

HSBC, New York, NY

J. P. Morgan Chase, New York, NY

Granada Systems Design, New York, NY

- Directed the design and production of client-centered databases, quality service management systems, continuous quality improvement programs.
- Established processing standards, hardware platforms, software technologies, performance benchmarks, turn around times.
- Provided expert knowledge, built and consistently evaluated server architecture, and recommended strategic direction for mission critical company environment.
- Setting and enforcing design and development standards, mentoring and leading multiple development teams, and translating business requirements into detailed technical specifications.
- Met with upper management regarding allocations, fall back and fail safe procedures, human resource needs, qualifications and training of existing staff.
- Prepared implementation plan, project time lines, and resource requirements.
- Responsible for Project Management, Systems Analysis, Design, Development, Testing, Implementation and Delivery of various banking, broadcasting, EDI, communication, audio response systems at these companies.

Education:

M.S. Computer Science, New York, 1986

Publications:

[REDACTED], EDI Technology in Deregulated Utility Industry, Energy Pulse, 1.30.03, 2003

[REDACTED] has spoken at several Industry Conferences

Attachment G (Revised 07/07/2011)

Clearview Electric Resumes

Frank McGovern

President

Clearview Electric, Inc Dallas, TX

09-2006 to Present

President and Founder of Clearview Electric, a Competitive Electric company providing energy services to residential and small business customers. Complete responsibility for the day to day management of the company, including wholesale energy management, customer service, customer acquisition, finance, operations, etc. The company successfully supports over 45,000 customers.

President

Qtel Dallas, TX

02-2000 to Present

President and Founder of Qtel, a Competitive Local Exchange Company providing telecommunications to residential and small business customers. Complete responsibility for management of the company, including wholesale management, customer service, customer acquisition, finance, operations, etc. The company successfully reached over 5,000 customers.

Sr. Manager – New Product Development

Verizon/GTE Irving, TX

08-1996 to 02-2000

Responsible for profit and loss, project management and all aspects of bringing new lines of business into the market place, including all market research, marketing, direct marketing, sales, distribution, operations, network design and finances. Brought five new product lines to GTE with a combined 5 year financial projections of \$160 million. Mercer Consulting cited GTE as having the best New Product Development Organization in the Telecom industry.

Staff Manager – Corporate Strategy

Verizon/GTE Irving, TX

11-1993 to 08-1996

Responsible for multiple projects determining the future direction of GTE's Residential local phone service. Projects included the coordination of the 1992 1993 and 1994 consumer market plan followed by GTE's Residential Local Organization. Plans included the development of the long term retail outlet plan, creation of the strategy for residential data, evaluation of the on-line market place, definition and co-development the business plan for a directory assistance product.

Staff Specialist – New Services Regulatory

Verizon/GTE Irving, TX

05-1992 to 11-1993

Developed regulatory support and strategies for business consumer and government products. Products included Centrex, CLASS, and E-911. Testified before State Public Utility Commissions.

Engineering & Operations Positions

General Electric

1986 to 1990

Engineering Manager

GE Mexican Operations – C.C. Acuna, Mexico

Directed 4 engineers and 12 technicians for start up of a 400 person new factory in Mexico.

Department Supervision

GE Automotive Lighting – Memphis TN

Supervised 87 employees in the production of 2 million light bulbs daily. Initiated a project leading 3 engineers to save \$175,000. Improved the production process by 4%.

Quality Engineer

GE Power Systems – Fitchburg, MA

Supervised 7 employees on 3 shifts for the receipt of incoming components. Managed volume growth increasing from 40 to 80 million dollars without increasing employees.

Project Engineer

GE Power Systems – Lynn, MA

Supervised 15 employees to establish a new warehouse. Moved \$12 million dollars of production to a new facility. Integrated 10,00 parts into a new inventory system.

Computer System Specialist

GE Aerospace Systems – Utica, NY

Designed a PC Based computer network for over 600 PCs. Wrote the front-end code, user's manual and system documentation. Trained employees in the software.

EDUCATION

Masters of Business Administration - Marketing

University of Texas, at Austin

Masters of Science - Mechanical Engineering

University of Texas, at Austin

Bachelor of Science - Industrial Engineering

University of Mass., at Amherst

Derek Campbell, MBA, CPA, CVA

4210 Zachs Ct., Midlothian, Texas, 76065 ♦ 972.754.0457 (Cell) ♦ 972.775.5277 (Home) ♦ bucampbell@sbcglobal.net

OBJECTIVE: To add value within a growing firm through my professional knowledge, skills, and integrity.

PROFESSIONAL CERTIFICATIONS:

Certified Public Accountant (CPA): License number: 083240 for the State of Texas

Certified Valuation Analysis (CVA): Licensed by the National Association of Certified Valuation Analyst

EDUCATION:

Master of Business Administration

Baylor University: Waco, Texas (GPA: 3.67) Graduated in August 1998

Bachelors of Business Administration in Accounting

Baylor University: Waco, Texas (GPA: 3.27) Graduated in May 1997

WORK EXPERIENCE:

ExhibitGroup/Glitspur: Divisional Controller/Business Manager – Dallas, Texas September 2005 to November 2009

- ♦ Reportable segment of publicly held holding company, Viad, Inc. (NYSE: VVI)
- ♦ Managed all financial aspects of the Southeastern region as well as the EG Retail division
- ♦ Supervised two staff accountants as well as all regional operation coordinators
- ♦ Responsible for developing and submitting the monthly sales and cost of sales forecast
 - Initiated and improved the forecast process which enabled the forecast to be completed during the first week of the month. Prior, the forecast was not finalized until the middle of the month
 - Developed and implemented an automation of the forecast process which substantially improved the monthly variance of forecast to actual
 - Created a process in which all Divisional Controllers could forecast direct shop labor hours by utilizing reports generated from the operations department and weekly meetings
 - Reviewed and submitted the forecast for all categories of selling and administrative expenses for the Southeastern region
- ♦ Supported the creation of the annual budgets for the Southeastern and EG Retail divisions
 - Worked with the sales team to develop the upcoming year's sales revenue targets by customer and reviewed for reasonableness with the executive management
 - Based on historical information, developed the cost of sales and general administrative expenses for the annual budget
- ♦ Managed and reviewed all commission compensation for the entire sales force in the United States
 - Automated the calculations for commissions which eliminated the errors in commission compensation calculations
 - Reviewed all calculations from staff accountant to ensure accuracy and compliance with individual compensation plans
 - Developed an analysis for accrued commission in order to verify the adequateness of the balance
 - Implemented a forecast process which allowed to correctly forecast the actual commission expense month over month, rather assuming a flat percentage across all US divisions as previously done
 - Participated with the executive management team in the creation of the commission plans for all levels of the sales staff as well as rolling out the compensation documents to the sales team
 - Researched any disputes with sales commissions and efficiently communicated resolution with executive management and sales personnel
- ♦ Reviewed the expense reports for entire Southeastern division to ensure completeness and accurate coding
- ♦ Responsible for several operational and financial statistics including days to bill and outstanding accounts receivable
- ♦ Improved the handling of raw materials inventory with weekly cycle counts which greatly reduced the variance during the year end physical inventory count
- ♦ Researched and approved all no cost change orders, management override change orders and credit memos initiated by operations or sales departments
- ♦ Managed all SOX compliance issues for the regional controls and reported to external and internal auditors on questioners. Never had an exception for noncompliance of documented controls
- ♦ Maintained and improved communication between operations, sales and finance departments.

Universal Compression: Houston, Texas

Accounting Manager - US Division

January 2004 to September 2005

- ◆ Promoted to Accounting Manager by demonstrating business competencies, knowledge of core accounting issues, ability to lead a team to accomplish goals, and strong work ethic
- ◆ Managed the general ledger account file maintenance for the entire company
- ◆ Supervised three senior staff accountants and all related duties
- ◆ Assisted the financial reporting department on various projects for 10K, 10Q, and other external reports
- ◆ Participated in meetings with corporate executives to review all financial information
- ◆ Actively participated in the documentation of controls for SOX compliance
- ◆ Tested and reviewed all divisional control for SOX compliance
- ◆ Reviewed financial test data during implementation of JD Edwards Enterprise 1 ERP system as it compared to actual data on parallel system

Sr. Accountant – Contract Compression

March 2003 to January 2004

- ◆ Performed month, quarter, and year end closure activities for the Contract Compression Division
- ◆ Engaged in monthly operational financial analysis for upper management
- ◆ Prepared numerous general ledger account reconciliations on a monthly basis
- ◆ Generated financial schedules and reports on operational activities which support all operational managers
- ◆ Assisted in quarter and year end audits by providing documentation and explanations for financial activities

Introgen Therapeutics: Operations Financial Coordinator - Houston, Texas Operations May 2002 to February 2003

- ◆ Managed financial budgets for entire Houston operations in order to maintain fiscal accountability
- ◆ Assisted in financial monthly close for all research, manufacturing, clinical, and general operations
- ◆ Prepared financial schedules, reports, and account reconciliation which supported month end activities
- ◆ Monitored all purchase orders to ensure completeness and accuracy for budgetary purposes
- ◆ Reviewed general ledger coding for all invoices in order to properly categorize and account for expenses
- ◆ Participated in project planning meetings to develop new or revise existing purchasing procedures
- ◆ Generated cost cutting procedures by consolidating vendors and negotiating deeper discounts
- ◆ Researched, presented to upper management, and initiated contracts to purchase power in deregulated markets which generated monthly savings between \$15 to \$25 thousand dollars

Hannon Hydraulics: General and Financial Manager - Houston, Texas Operations March 1999 to February 2002

- ◆ Strengthened financial discipline and directed daily ongoing operations
- ◆ Performed month end closing for billing, work in progress, inventory, and open work order cutoffs
- ◆ Generated and examined aging schedules which highlighted past due accounts and therefore contributed to a decrease of account receivable ratios
- ◆ Oversaw accounting personnel in work order entry, invoicing and purchasing
- ◆ Prepared documentations, directed staff, and reported results for year-end inventories to auditors
- ◆ Compiled schedules, collected cut-off documentation, and provided additional support for auditors resulting in more proficient audits
- ◆ Produced and analyzed sales reports on a daily and monthly basis which directed sales toward more profitable industries
- ◆ Reviewed customer credit applications and performed credit reference checks to establish more effective approval qualifications
- ◆ Monitored purchases of daily operations and special projects to ensure proper cost allocations while maintaining expenses at respectable levels
- ◆ Participated in executive strategy meetings to plan for future growth opportunities

Ernst & Young LLP: Financial Auditor - Dallas, Texas office

September 1998 to March 1999

- ◆ Successfully completed an internship as staff 1 auditor during "busy season" January through March 1997
- ◆ Involved with audit teams for various clients including Eljer Plumbing, Exxon/Mobile, and John Deere
- ◆ Performed audit procedures which offered exposure to all areas of basic financial statement reporting
- ◆ Conducted inventory observations for clients and prepared work papers to verify audit results
- ◆ Interviewed clients and gathered necessary documentation to support audit assurances
- ◆ Participated in various recruiting, mentoring, and charitable activities for the firm

COMPUTER SKILLS:

Software: Microsoft Windows, Advanced Excel (extensive formulas and pivot tables), PowerPoint, Word, ADP Payroll, JD Edwards (Enterprise One ERP system), and AS400

Peter Jucha
350 N Ervay St, Apt 3109
Dallas, TX 75201
Tel: 972-897-1939

PROFESSIONAL PROFILE

Goal-oriented leader and manager with 24 years of progressive management experience successfully solving problems, leading and consulting interdisciplinary teams to implement solutions that balanced profitability and risk, and increased organizational efficiency. A skilled analytic manager who can develop strategic thinking around an issue and create a success through leading careful analysis, fostering creative solutions, and creating cooperative relationships among individuals and groups. A detail-oriented individual with proven ability to see and manage the strategic environment, alternative tactical approaches, and an executional path to completion. A successful manager in both risk management and loyalty marketing. PC-literate with working knowledge of mainframe analytic tools (SAS, Knowledge Seeker, SQL)

AREAS OF EXPERTISE

- Strategy Development
- Customer Segmentation
- Direct mail execution
- Development of Policy/Procedures
- Budget Development
- Loyalty / Attrition Management
- Portfolio Valuation
- Customer communication

PROFESSIONAL QUALIFICATIONS

- Introduced and utilized customer segmentation scheme using profitability, stability, risk, and loyalty as key drivers to manage customer marketing activity.
- Developed updated customer acquisition segmentation, criteria, and pricing schemes.
- Developed and managed card customer management strategies including credit limit management, card authorizations, collections activities, fraud prevention activities, and card reissue.
- Developed and managed product enhancements and anti-attrition tools to increase customer loyalty and decrease customer attrition
- Developed and utilized a framework for communicating to customers across channels (mail, statement, and customer service) based on customer demographics and psychographics
- Developed, defended, managed, and directed annual marketing budget of \$10 million.
- Implemented credit card account management subsystem.
- Assessed risk and value of target card portfolio acquisitions, and managed risks during transitional periods

EXPERIENCE

Clearview Electric and Quality Telephone, Dallas, TX

Vice President – (07/06 – present)

Managed the growth of a company supplying electricity to consumers and small businesses in markets newly-opened to competition for electric supply (New York, Connecticut, Pennsylvania, New Jersey, Maryland, Delaware)

Areas of responsibility include:

- Marketing
- Regulatory compliance
- Retention
- Pricing
- Operations

Quality Telephone, Dallas, TX

Vice President, Marketing -- (01/02-07/06)

Developed pricing strategies, marketing strategies. Competitive analysis. Customer surveys. Developed and maintained key strategic partnerships for growth. Company grew 10-fold.

NewMove.com, Dallas, TX

Partner (07/00-12/01)

Co-found internet start-up firm, including preparing business case, preparing budgets, consumer and market analyses, writing web requirements, and installing control systems

Citibank Credit Services, Kansas City, MO / Long Island City, NY

Vice President, Risk, Revenue, and Retention – Travel and Business Segment (02/99-09/00)

Business manager for lending functions, pricing initiatives, retention and loyalty initiatives, and internet strategy for the AAdvantage portfolio. Managed staff of up to 5. Worked cross-organizationally with centralized analytic and resource functions to establish and accomplish common goals.

Accomplishments include:

- Increased balances transferred from all sources and from proactive mailings by 50% in 1999 over 1998, successfully rolling out profitable 1998 tests. On track to increase 2000 transfers by an additional 45%.
- Tested alternative down-pricing strategies to customers with decreasing balances and activity.
- Increased Citibank AAdvantage earnings by over \$20MM through effective credit line increase strategy.
- Introduced new credit line increase strategy using profitability, stability, and market share as key drivers.
- Increased Citibank AAdvantage earnings by over \$1MM by instituting fee recapture programs for customers converting out of product.
- Worked with Citi f/i and American Airlines on Citi f/i's (Citibank's internet bank) launch.
- Introduced Click Citi (internet-exclusive) AAdvantage product.
- Transitioned Citibank AAdvantage websites to become effective sales vehicles.
- Reduced account attrition rate by 15% in latter half of 1999, to lowest levels ever, through introduction of new account retention offer strategy.

Vice President, Lending – AAdvantage Strategic Business Unit (04/98-02/99)

Managed all lending functions for Citibank AAdvantage customers. Managed analytic support of new product development. Areas of responsibility included marketing and credit responsibilities for credit line increases, balance consolidations, pricing initiatives. Credit Loss responsibilities for AAdvantage.

Peter Jucha (continued)

Associates Financial Services Company, Irving, TX

Vice President, Strategy, Policy, and Control (09/96-04/98)

Managed the credit policy function, new account criteria development, underwriting criteria and process development, and account management credit and fraud policy and functions.

Accomplishments include:

- Developed updated account acquisition criteria
- Developed a new secured card strategic approach to booking and managing accounts
- Developed new college line increase strategies to emphasize long-term relationship
- Developed new customer segmentation to take advantage of customer loyalty

Vice President, Account Management (04/95-09/96)

Manager, Account Management Strategy Development (04/93-04/95)

Managed the Account Management functions. Accomplishments include:

- Implementation of TRIAD account management software for credit limits, authorizations, delinquency and overlimit collections, and reissue
- Responsible for risk management functionality of full file conversion from a CARDPAC system to FDR
- Policy development in all areas of account management
- Reduction of average bad balance to average good balance ratio for overall portfolio by approximately 10% through effective use of account management strategies
- Development with Fair, Isaac of behavioral scorecards
- Increased front-end collections efficiency by approximately 20%
- Increased placement activity by 50%
- Increased credit exposure in 1996 by over \$1BB through targeted credit limit increase
- Responsible for all repricing strategies
- Increased authorization approval rates on overlimit and delinquent accounts
- Credit limit decrease and early/late closure testing
- Responsible for maintenance of FALCON authorization fraud detection
- Managed the conversion of 500M account Unocal card portfolio to bankcard
- Managed the conversion of 2MM account Amoco card portfolio to bankcard
- Managed the 8MM+ account Amoco private label credit risk

Peter Jucha

Citibank Mastercard/Visa, Long Island City, NY
Assistant Vice President, Portfolio Management

- **Credit Implementation (05/92-03/93)**
 - Establish, advise, and manage judgmental credit units
 - Ensure credit quality throughout the operating centers
 - Instill operational concerns into the credit culture
- **Credit Extension Policy ('88-'92)**
 - Policy changes for line increases
 - Policies for customer requested credit limit increases
 - POS credit limit increases and authorization cushion policies
 - Customer relationship credit granting policies
 - Collections procedures for multiple account relationships
 - Automated closure policies
 - Reopening policies and procedures

Management Associate, ('86-'88), Information Services

- Participated in developing a central MIS source for Bankcard division

Education:

Columbia University Graduate School of Business
MBA, Finance and Accounting, May 1986

Cornell University
BS, Statistics and Biometrics, May 1982