# John S. Chalekian

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LinkedIn

Executive, entrepreneur and quantitative and behavioral scientist with over 20-years of predictive analytics experience in regulated financial services and academic environments, and over 15-years of experience in participating within and advising C-suite executives.  Enjoys shaping business profits and operating cultures using data and practical, yet durable, predictive analytic solutions.  Has a demonstrated mastery of converting complex analytical solutions into a useful corporate currency and providing a clear road map of how to execute against those solutions to achieve outcomes aimed at increasing corporate profit and growth. Experience working (and managing teams) that are governed by regulating entities (e.g., FDIC, OCC, FCC, CFPB, SEC). Tenured track record of being an excellent manager of people and building/leading high impact teams of predictive analysts and data scientists responsible for developing innovative analytical solutions.  Led global teams of decision scientists, focused on subprime consumers, and has assisted in the development of world-wide centers of predictive analytics excellence across the UK, Spain, Mexico, South America, Australia/New Zealand and India.  John developed (or managed the development of) over 25 first-generation predictive models (and subsequent generations) that combined have produced millions of dollars of corporate NPV and advised the profitable deployment of over three billion dollars (US).  Enjoys collaboration with academic colleagues (e.g., researchers at UCLA, Dartmouth and the Urban Institute) to conduct behavioral economics research to develop a better sense of what makes people do the things they do with their money and financial decisions they make, that have resulted in several publications that are available upon request.

## WORK EXPERIENCE

### FIRST ELECTRONIC BANK (Salt Lake City, UT)                    2020-Present

*First Electronic Bank (FEB) First Electronic Bank is headquartered in Salt Lake City, Utah and is a state-chartered, federally insured industrial bank, regulated by the FDIC and Utah Department of Financial Institutions.*

### Chief Credit Officer & SVP Analytics                    2022 - Present

The CCO is responsible for the overall lending function at the Bank. This position ensures that lending activity is conducted in accordance with policies and procedures. Other duties of the CCO are as follows:

- Manage the Credit Administration team
- Manage the Bank's credit risks consistent with the Risk Appetite
- Recommend modifications to the Bank's Credit Policy to the Board
- Review and approve Credit Department procedures and standards
- Ensure compliance with all applicable lending laws and regulations
- Evaluate the financial stability and funding capacity of strategic partners
- Oversee the models used in underwriting and portfolio management
- Chair the Credit Committee
- Report to the Board of Directors on the status of the lending activities of the Bank

### SVP Analytics                    2020 - 2022

- Appraised and redeveloped the Credit Administration Function from the existing state to present state that included, but not limited to, redefining roles and responsibilities, redeveloping several procedure and guidance documents and reestablished consistent norms with the departments within the organization
- Provided mathematical oversight to the business during diligence for several key prospects during the appointment
- Provided analytical guidance to the Bank, and assisted in restructuring the use of data and reporting at the Bank and overarching analytical philosophy
- Acted as the CCO is grooming

**JUMP START FINANCE (San Diego, CA)**                                          2018 – 2020

*Jump Start Finance is a lending company that provides families with a financing option for the high cost of high-quality early child hood education. Jump Start Finance is a d/b/a of Protar Financial Group, Inc. formed in 2018.*

**Co-founder and Chief Analytics Officer**                                      2018 - 2020
- Co-founder in developing and launching Jump Start Finance and the associated business model/plan
- Investor, and responsible for running Investor Relations in raising seed series investment capital resulting in a $1 Million seed round
- Developing all aspects of the business including, but not limited to, the business plan and financial model projections, capital requirement and allocation, business partners, bank relationship, marketing material, launch strategy, business development network and overall operating model
- Responsible for developing the analytical infrastructure including the underwriting risk models and tracking of consumer credit and portfolio performance

**ENCORE CAPITAL GROUP (San Diego, CA)**                                        2004 - 2018

*Encore Capital Group (NASDAQ: ECPG) a specialty finance company, together with its subsidiaries, provides debt recovery solutions for consumers and property owners across a range of financial assets worldwide.*

**Vice President, Credit Risk and Research**                                    2011 - 2018
- Led the global analytics R&D team responsible for product innovation and new model development, including response, expected value, consumer balance sheet, and NPV models, as well as a novel high resolution geographic consumer behavior algorithm
- Managed a global team of data scientists, statisticians and predictive analysts focused on understanding and modeling subprime credit consumer behavior
- Provided statistical consultancy and model governance/auditing for all businesses (including international subsidiaries)
- Served as lead valuation executive responsible for portfolio pricing and strategic M&A and guided capital deployment in excess of $500ml annually for over 8 years (over 3.5bn cumulatively)
- Led valuation work that resulted in the acquisition of Asset Acceptance Corp. (previous Nasdaq: AACC), who was Encore's third largest publicly-traded competitor at the time

**Director, Statistics and Credit Risk**                                        2009 - 2011
- Managed a team of five statisticians/analysts responsible for portfolio pricing, in direct service to C-suite executives
- Developed a novel, account-specific, NPV model and optimization strategy that increased net revenue by over 10% on an annual basis
- Led a corporate-wide initiative, aimed at ensuring pre-purchase valuation strategies were executed operationally and operating strategies were in place to achieve liquidation targets assigned to portfolios that resulted in a >20% net impact on subsequent purchases

**Senior Manager, Decision Science**                                           2007– 2009
- Managed a team of two statisticians and the development of the asset (pre-purchase) pricing, IRR and cash flow models
- Developed the industry's first ability-to-pay model that lead to the primary asset servicing philosophy used by the Company, Encore's ability-willingness matrix (a credit box)
- Created the first credit bureau enhanced valuation model that improved account-level rank ordering by over 20%

**Manager, Decision Science**                                                   2005 - 2007
- Developed Encore's first dialer optimization model, increasing collection efficiency by over 40%

- Engineered the first direct mail model that increased yield by 35% and net collections by over $20ml per year

### Senior Statistical Analyst                                                2004 - 2005
- Extensive work on exploratory analysis, statistical modeling, model training and model validation

## UCSD SCHOOL OF MEDICINE                                                   2002 - 2004
*University of California, San Diego (UCSD) is one of the top research universities in the U.S., boasting 20 Nobel laureates and a $950ml endowment.*

### Senior Statistician
- Lead statistician for NSF and NIH funded research lab, focusing on adolescent substance abuse and relapse
- Contributed to grant proposals for statistical results, peer reviewed publications and mentored graduate student research

### Additional Experience                                                    1998 - 2004
Adjunct Professor and Graduate Instructor in Statistics (undergraduate and graduate courses)
(San Diego State University, University of San Diego, Grossmont College)

## EDUCATION

| Master of Science | **San Diego State University** |
| | Statistics (*cum laude*) |
| Master of Science | **San Diego State University** |
| | Computational and Mathematical Ecology (*summa cum laude*) |
| Bachelor of Science | **University of California, Los Angeles** |
| | Mathematical Ecology (*summa cum laude*) |

## DATA SCIENCE AND TECHNICAL EXPERTISE

Expert with classical statistics (regression, ANOVA, GLM), multivariate techniques (PCA, factor analysis, discriminant analysis), econometrics models (logit, Tobit, probit), machine learning algorithms (e.g., random forest, boosted trees, SVM) and financial/cash flow models (e.g., NPV, IRR, ROI).

Software and computing expertise includes SAS (BASE STAT MACRO), MATLAB, R, and Microsoft Office Suite (Word, Excel, PowerPoint).

## PUBLICATION AND PROFESSIONAL REFERALS

Available upon request