**Joseph O’Donnell**

**Experienced Chief Risk Officer and Financial Services Executive**

Mr. O’Donnell is currently Director of Enterprise Risk Management at Fannie Mae. He has 35 years of diverse financial services leadership experience. As a charter employee of American Express Centurion Bank, Mr. O’Donnell played a key role in the launch of the Optima Card product and served as Chief Lending Officer and Product Manager for the American Express Equity Resource Line home equity product.

Subsequently, he was First Vice President of Enterprise Risk Management at MBNA America Bank for 17 years. At MBNA, Mr. O’Donnell was a member of the management team that led international expansions into the U.K., Canada, Spain and Ireland. After the acquisition of MBNA by Bank of America, he was appointed to the Corporate Transition Team, with responsibility for determining post-merger enterprise risk management policy, procedures and operations.

As a Chief Risk Officer at two banks, Mr. O’Donnell developed and implemented highly functioning ERM programs and provided risk management expertise and guidance to the Boards of Directors. In 2010, he was engaged by the Board of a troubled bank to lead remediation and recapitalization efforts, resulting in a successful sale of the bank in less than one year.

Mr. O’Donnell is a former Adjunct Faculty member at Neumann University and is a frequent guest lecturer on strategic leadership, enterprise risk management and business management topics. He serves as Co-Chair for the Risk-Reward Committee and Senior Advisor on Enterprise Risk Management for the American Association of Bank Directors (AABD). In addition, he is a Faculty Member of the Institute for Bank Director Information, a Division of the AABD.

Mr. O’Donnell received an M.S. in Organizational and Strategic Leadership and B.S. in Business Management from Neumann University. He is also a Certified Risk and Compliance Management Professional (CRCMP). Mr. O’Donnell has over 15 years of non-profit board experience.