

JULIE A. FELLOWS
www.jafellowsandassociates.com
~PROFILE AND ACCOMPLISHMENTS~

Qualified Financial Expert, independent director, senior executive and regulator with over three decades of business experience, and 15 years of board experience, including independent director and advisory board member for private companies, industry boards, and nonprofits. Known for my ability to solve complex strategic issues and large-scale regulatory challenges. Expert in balancing sustainable enterprise growth while mitigating risks in complex, changing environments, including global P&L responsibility. Leveraging holistic vision, strategy design and corporate governance experience, I apply expertise in strategic development integrating Enterprise Risk Management practices, cyber security risks and emerging technologies to help innovative organizations successfully capitalize on market opportunities while navigating disruption. Experience in countries across Europe, Asia Pacific, Africa, Australia, Canada, India and the U.S. Recently earned Harvard Cybersecurity Risk Management Certificate.

Board Relevant Experience:

- Executive leader start-up organization
- Emerging Technologies – Blockchain & Digital
- Cybersecurity and Enterprise Risk Management (ERM) Expertise
- M&A Due Diligence and Acquisition Integration
- Global Portfolio Manager
- Chair, Budget and Finance Committee
- Subject Matter Expert in Risk Management and ESG
- SEC Qualified Financial Expert (QFE)
- Global Expansion Initiatives
- Trusted Advisor, Collaborative Engagement
- Former Chief Compliance Officer Financial Services
- Liaison to Federal Reserve Board, Office of the Comptroller of the Currency, The Consumer Financial Protection Bureau, and International Regulatory Agencies
- Transformational Change Leader
- Industry Expertise in Transportation, Energy, Agriculture and Healthcare
- National Bank Examiner
- Fintech and B2B Partnerships

~CORPORATE BOARDS OF DIRECTORS EXPERIENCE~

Namasté Solar – Boulder, Colorado (August 2020 – Current)

Board Member

Namasté Solar, founded in 2005, is on a mission to accelerate the adoption of clean renewable energy and to prove there's a better way to do business. As a certified B-Corporation, Namasté Solar is part of a global movement using business as a force for good to solve social and environmental challenges. The Company consistently ranks among the top in Colorado and the country as a leading solar design and build company.

Global Digital Asset & Cryptocurrency Association – Chicago, Illinois (December 2020 – Current)

Advisory Board Member

Global DCA is a global self-regulatory association for the digital asset & cryptocurrency industry. It was established to guide the evolution of digital assets, cryptocurrencies, and the underlying blockchain technology within a regulatory framework designed to build public trust, foster market integrity and maximize economic opportunity for all participants.

Global Food Exchange – Littleton, Colorado (September 2018 – Current)

Advisory Board Member

The Global Food Exchange, Inc., a privately held corporation, with its subsidiary The World Food Bank, is revolutionizing the world's agricultural systems through an innovative investment platform that creates efficiencies in food production and finance. Operations in the U.S., Zambia and Uganda. Independent Advisory Board responsibilities include: financial structuring; facilitation of governance structure and global fund risk management program enhancements to address cyber risk; blockchain technology; AI advancements and financial modeling & evaluation and monitoring.

~PROFESSIONAL EXPERIENCE~

J.A. Fellows and Associates, Lafayette, CO (2014 – Present)

CEO & Founder

Lead consultancy providing leadership and advisory services, including strategic development and full-spectrum enterprise risk management, cybersecurity, credit and compliance risk management, corporate governance program development and management, and leadership programs to boards and executive teams. Expertise in developing scale-up structure to enable sustainable growth. Recent projects include 1) start-up leadership involving capital raise and regulatory approvals, 2) TPRM program development for global data and analytics company, and 3) enhanced regulatory program for large global financial services firm.

SquareTwo Financial Corporation, Denver, CO (2014 – 2017)

Senior Vice President, Chief Compliance Officer

Financial services company with over \$480 million in assets, with operations in U.S. and Canada. Led transformational regulatory compliance change initiative for Board and Leadership Team to address significant changes in the regulatory environment, developed a robust compliance risk management program for the company and branch network, and repaired broken relations with regulatory agencies. The highly effective compliance risk management program helped position the company for sale. Reported to Audit Chair of the Board of Directors.

Key National Finance and various entities, (KEY) \$138B assets. (1999 –2013)

Senior Vice President, Portfolio Management and Chief Compliance Officer

KeyCorp Nasdaq (KEY) \$138 Billion is one of the largest super-regional bank holding companies, with global equipment finance and specialty finance businesses. With increasing roles of complexity, developed and led successful, broad portfolio management and risk management programs. Created and led portfolio management and regulatory compliance program and team for newly acquired global organization, increased scale 312% to \$33 Billion with acquisitions and organic growth. Drove proactive portfolio management activities which enhanced profitability and mitigated risk - utilizing analytics for buy/sell strategies, stress testing and modeling for Basel, TARP and ALLL adequacy. Led development of KPIs, asset monitoring, analytical reporting, global regulatory examination management and regulatory reporting,

problem credit workout and collections management. Provided updates to and interacted with full board, board committees, and C-suite executives.

Republic Financial Corporation, Denver, CO (1996 –1999)

Assistant Director, Capital Markets Group and Manager, Credit and Due Diligence

Private equity organization with leasing, project finance and structured finance focus. Collaborated across organization to develop project and specialty program financings for unique assets and facilities. Utilized options, swaps and other hedging instruments to enhance returns and reduce risk. Specialized in aircraft financing, energy project finance and other structured, multi-layered financings. Ensured legal, accounting and risk requirements were satisfactorily met. Led all credit and risk management underwriting and due diligence management.

**Office of the Comptroller of the Currency (OCC),
United States Department of the Treasury, Denver CO, (1989 – 1996)**

National Bank Examiner

The OCC is an independent bureau of the U.S. Department of the Treasury and is responsible for the charter, regulation, and supervision all national banks, federal savings associations and federal branches and agencies of foreign banks. Oversaw a portfolio of National Banks. Evaluated and advised on the overall financial health of each institution, including assessment of board and management supervision; capital adequacy; asset quality, earnings performance, and compliance with applicable laws, rules and regulations. Provided training and consultation to assist bank management in improving programs associated with risk management, return on equity or regulatory compliance, as necessary.

~NON-PROFIT BOARD OF DIRECTORS EXPERIENCE~

The Leasing Exchange – (October 2003 – October 2010)

Board Member

The Leasing Exchange is an industry association established to enhance the liquidity and marketability of lease and specialty finance transactions within a marketplace of equipment and specialty finance lenders and investors, including those held by JP Morgan, Wells Fargo, Chase, Key Corp, Bank of America, Bank of New York and others. Board member responsibilities included: participating in strategic planning, overseeing financial governance, and ultimately liquidating the assets and winding up the organization. Unique contribution included establishing the framework for common risk analytics and industry metrics for measurement and adherence to Basel capital requirements as they relate to lease and specialty finance investments.

University of Colorado Alumni Association – Boulder, CO (September 2001 – September 2007)

Executive Board/Chair Budget and Finance Committee

The Alumni Association for University of Colorado Boulder serves more than 280,000 students and alumni worldwide. As Chair of Budget and Finance Committee, I was responsible for financial oversight for the organization's financial management, including budgeting and financial planning, financial reporting, and the creation and monitoring of internal controls and accountability policies. Oversaw operation of programs, President and senior staff performance and succession planning, and negotiated credit card partnership program and branding partnership programs benefiting the association.

University of Colorado Foundation, Boulder, CO (October 2005 – October 2007)

Board Trustee

The University of Colorado Foundation partners with the University of Colorado to enhance philanthropic support for CU. The CU Foundation is a legally separate 501(c)(3) charitable organization that functions as a part of CU Advancement. The Foundation manages more than \$2 billion in assets for the benefit of the University of Colorado, including more than 3,000 current fund accounts and more than 2,800 endowment funds. The endowments collectively were valued at \$1.36 billion, and the Foundation's Long-Term Investment Pool (the "LTIP") was valued at \$1.67 billion.

Equipment Leasing and Finance Association – Washington, D.C. (May 2000 – October 2013)

Committee Member, various roles.

The Equipment Leasing and Finance Association (ELFA) is the trade association representing financial services companies and manufacturers in the \$1 trillion U.S. commercial equipment leasing and finance sector. The association exists to provide member companies a platform to promote and advocate for the industry. Role contribution included regularly meeting with members of Senate House of Representatives, and Senate Committee on Banking and Finance. Also participated in discussions with Federal Reserve Board and the Office of the Comptroller of the Currency. Regularly contributed to annual conferences and events as speaker and facilitator. Also contributed to industry research and capital allocation initiatives.

~EDUCATION, AWARDS AND PROFESSIONAL AFFILIATIONS~

Education:

Bachelor of Science, Business Administration, International Business, emphases in Finance and Marketing
The University of Colorado at Boulder, Leeds School of Business
Certificate, International Finance and Politics Seminar, *The University of Colorado at Boulder, and London School of Business and Finance*
Certificate, Cybersecurity, Managing Risk in the Information Age, *Harvard*

Graduate, Leadership Ascent Executive Leadership Development, *The Leadership Investment*
Graduate, JumpStart Program, *Women2Boards*
Graduate, Board Accelerator Program, *Advisory Board Architects*
Graduate, ACE Board Training for Women, *ACE LLC*
Graduate, Corporate Board Bound Program, *Women's Leadership Foundation*

Certifications:

Certified Board Director Candidate, Corporate Directors International Designation (CDI.D), Corporate Directors International, LLC
Commissioned National Bank Examiner, Office of the Comptroller of the Currency
Certified Total Quality Management (TQM) Team Facilitator and Black Belt Project Sponsor
EQi 2.0, EQ 360 and Team Emotional & Social Intelligence (TESI) Facilitator

Awards and Recognition:

Special Service Award, United States Treasury Department, Office of the Comptroller of the Currency
Award for Excellence, KeyCorp

Speaker at Equipment Leasing and Finance (ELFA) conferences, on topics including portfolio risk management, portfolio valuation, regulatory compliance and enterprise risk management.

Community Involvement:

The Leadership Investment, Wise Women Council, Member

Mile High United Way, Women United, Member