

**Charles M. Bruney**  
Founder & Chief Executive Officer

**Chuck Bruney has nearly thirty years of experience throughout North America and Latin America assisting financial services organizations accelerate profitability and growth.**

As Chief Executive Officer, Mr. Bruney is responsible for the overall oversight and management of Align FSC's consulting business and resources. He also manages major client relationships, financial institution organizational design and business planning engagements, as well as implementation initiatives focused on:

- Strategic marketing planning
- Product development
- Delivery system optimization
- Organizational alignment
- Performance culture development

In conjunction with his banking and consulting work over the past thirty years, Mr. Bruney has directed or been involved in a wide range of assignments to assist financial services organizations accelerate profitability and growth. These engagements have varied from the development of comprehensive business line strategies, to highly focused roadmaps and implementations for U.S. and international financial services organizations – including community banks, credit unions and payment systems providers.

Mr. Bruney brings broad and deep expertise to advise these companies on methods to establish actionable market segmentation strategies and differentiate their brands through sales and service cultures, new product and delivery development and marketing and communications execution. He has worked in a variety of capacities and organizations including super-regional banks, large and boutique consulting firms, electronic payment processing companies and banking service organizations.

Prior to founding Align FSC, Mr. Bruney launched and directed the strategic consulting practices at BGS Group and IBT Enterprises. In those roles, he assisted bank, payment systems and credit union clients in the completion of strategic business planning and "specialty niche" market segment projects. Before IBT, Mr. Bruney was Senior Vice President of Marketing and Product Management at Vital

Processing Services, a merchant acquirer credit card processing joint venture of Visa USA and TSYS, where he directed the company's re-branding, communications, and back-office support product development and product management activities.

In the consulting arena, Mr. Bruney served as Executive Vice President and Board Member with Speer & Associates, Inc. (S&A) a financial services consulting firm focused on growth strategies, and also worked as a consultant in Arthur Young's financial services consulting practice. During his seventeen years with S&A and Arthur Young, he led major consulting engagements spanning all facets of financial services strategic business planning and marketing for a diverse multi-national client base across the U.S. and Latin America.

Before becoming a consultant, he gained significant hands-on experience in banking through multiple marketing director, product management, research and communications positions with several large super-regional banks including First National Bank of Atlanta and Girard Bank. Mr. Bruney was also the Marketing Director for the Barnett Bank of Jacksonville, and he presided over the market management and marketing planning and coordination activities for Mellon Bank.

Over the span of his career, Mr. Bruney has led projects in virtually all facets of the contemporary marketing "sciences." He has particular expertise in the application of industry-specific market segmentation techniques coupled with modern customer relationship management (CRM) technologies. Additionally, Mr. Bruney has considerable experience in advancing the sales and service cultures of financial institutions via organizational alignment, effective communication, measurement, education and participative management practices.

Mr. Bruney holds an M.B.A. from The Wharton School, University of Pennsylvania and a Bachelor of Science in Business Administration from Auburn University.

He is a frequent contributor to industry trade publications and considered an expert speaker on business strategies for the financial services industry.