Sharon O'Connor-Clarke has had more than 20 years of experience working in the retail banking industry working for:

- FICO as Director, Fair Isaac Advisors, globally responsible for consulting and training on retail banking; regulatory, compliance and government practice; analytics; and small business globally

- Experian as Senior Director, Financial Services responsible for consulting projects across Experian's Business Information Solutions Division and for training all consultants concerning small business lending best practices.

- D&B, as Leader, Business Development, responsible for the SBA relationship and other strategic financial services client relationships levering her extensive knowledge of lifecycle strategy design, compliance, analytics, and small business.

- Key Corp, SVP, Strategic Analytics, Data Governance, and Chief Privacy Officer. Sharon was responsible for the direct marketing strategy development across 26 lines of business, the business architect for the enterprise data warehouse, and the first privacy officer in the company's history.

Training Experience:
Sharon has:

- Over 24 years experience in developing and conducting training. During those years, Sharon has developed content and facilitated company sponsored trainings as well as workshops sponsored by various conference organizations (CBA, The International Franchise Association, ELFA, SBA, etc.).

- Provided quarterly "Making the Most of Your Credit Bureau Scores" and "Small Business Credit Score" workshops across the entire credit cycle for FICO in North America.

- Developed and presented monthly webinars on best practices fundamentals for FICO clients.

- Annually, for 22 years presented at FICO InterAct and FICOWorld conferences on topics related to small business, compliance, model management, portfolio management, and strategy development.

CV/Qualification:
1978 Bachelor of Arts in Psychology, San Jose State University, San Jose, CA.
1984 Master of Arts, Behavioral Statistics, Baylor University, Waco, TX.
Advisory Board Member, Intelligent Results