



## Access to Experts



**Raymond Peloso** , Executive Vice President and Head of Citizens Bank's Consumer Lending Debt Management , Citizens Bank

Raymond J. Peloso is Executive Vice President and Head of Citizens Bank's Consumer Lending Debt Management division.

Mr. Peloso joined Citizens Bank in February of 2008. He has executive responsibility for all collection and recovery efforts for Citizens' consumer and business banking portfolios, including strategy development, analytics, infrastructure and operational activities. Ray has nearly 20 years of diverse business management experience in financial services. Prior to joining Citizens, Ray spent seven years as a Vice President with Capital One Financial, where he held a variety of senior management positions across various marketing and operations functions. Prior to working at Capital One, Ray also held executive management positions at Citibank and MBNA America.

Ray holds both a Bachelor of Arts and a Masters of Business Administration degree from Georgetown University in Washington, DC. Ray resides in Fairfield, Connecticut with his wife and three daughters.

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