

DAVID KLEIN

Enterprise Transformation Executive | Change, Process Redesign | AI Enablement
McKinsey & Company • American Express • Ex-Founder/CEO
Durham, NC • davidklein99@gmail.com • 617-429-0196 • linkedin.com/in/daveklein

EXECUTIVE SUMMARY

McKinsey- and American Express-trained executive with 20+ years driving enterprise transformation across financial services, technology, and other complex, regulated industries. Built and scaled a fintech from zero to \$5B in originations and 1M users as founder and CEO - repeatedly transforming mindsets, operating models, and ways of working at increasing scale, and partnering with the world's largest banks, enterprises, and rating agencies. A systems thinker who turns strategic ambition into sequenced roadmaps, redesigned processes, and measurable value across large, matrixed organizations - including reorganizing data and operations to win in the AI era.

CORE COMPETENCIES

Enterprise Transformation | Operating Model & Process Redesign | Change Management & Adoption | AI & Data Enablement | Program & Portfolio Governance (PMO)
Value Realization | Corporate Strategy & OKRs | P&L Ownership | M&A & Capital Markets | Stakeholder Influence in Matrixed Organizations

Methodologies: Agile • Systems Thinking • Lean • Six Sigma (Certified)

PROFESSIONAL EXPERIENCE

Greenwood and Steele

Oct 2022 - Present

Operating Partner - Transformation Executive

- Engaged by boards and CEOs to lead enterprise transformation for organizations across financial services, healthcare, climate, business services, public sector, and nonprofit.
- Reposition clients' operating and delivery models for the AI era - reorganizing how they ingest, use, and surface data, and pinpointing where AI and automation create advantage versus exposure.
- Translate North Star goals into cascading OKRs - and the operating cadence to deliver them - driving team behavior, tactical execution, and measurable outcomes.
- Stand up new teams, products, and markets, redesign core processes, and secure funding - under direct mandate from the board or CEO.
- Regularly change the trajectory of client businesses - and the careers of the leaders inside them.

CommonBond

Nov 2011 - Oct 2022

Founder & Chief Executive Officer

- Built and scaled a fintech from concept to \$5B in originations, 1M users, and thousands of enterprise clients - a decade-long enterprise transformation at continuously increasing scale; grew revenue 4x in three years (Inc. 5000, 2020).
- Ran the business as a governed portfolio - a company-wide operating cadence (daily stand-ups, cascading OKRs) layered with stage-gated prioritization of competing initiatives, capital and resource allocation to the highest-value work, delivery and value-realization KPIs, steering committees, and clear risk-escalation paths.
- Redesigned finance processes and systems to cut the monthly close from 15 to 3 days; removed 33% of company cost structure within weeks of the onset of COVID.
- Built operational and asset quality that held under stress: the only player in the category not to trip a credit covenant through COVID, with clean third-party operational audits across 10+ securitizations and clean annual Deloitte financial audits.
- Secured \$1B+ in combined credit from Citi, Barclays, Goldman Sachs, ING, and Deutsche Bank; raised \$150M in equity (VC, PE, strategics) and \$5B+ in lending capital from large banks, asset managers, life insurers, and credit funds.

- Achieved investment-grade ratings from S&P, Moody's, and DBRS - the fastest to investment grade in the industry, reaching AAA at peak.
- Launched a solar-financing business in 8 months and became the 5th-largest solar lender in the U.S. within a year - on a \$1B+ origination run rate in first year and double the margins of existing lines.
- Acquired and integrated two companies within a year - turning one into an industry-leading enterprise product, and rebuilding the other's technology and AI to reach nearly 1 in 5 U.S. high-school seniors with college and financial-aid guidance.
- Won the world's largest enterprises - IBM, BlackRock, Chrysler, Adobe, Humana, Liberty Mutual - as paying partners on the employee-benefits platform.
- Led a 23-company coalition that made employer student-loan contributions federally tax-free, signed into law in 2020.

American Express

May 2006 - Aug 2011

Director, Consumer Business

- Drove change through a large, complex, highly regulated financial-services organization across multiple roles in the Consumer / Card business.
- Led pricing strategy in Card Services and shaped commercial relationships with major merchant partners.
- As Chief of Staff to the #3 executive in the Consumer Business, drove internal change and aligned cross-functional priorities at the senior-leadership level.
- Applied Six Sigma methods (certified at American Express) to redesign customer-service operations - raising quality while lowering cost.

McKinsey & Company

Jul 2003 - May 2006

Analyst

- Began career driving organizational change across financial services, telecom, healthcare, public sector, transportation/logistics, and service operations - spanning large-scale transformations, due diligence, and research.
- Selected as one of McKinsey's Global Training Faculty; taught the firm's core methods of structured problem-solving, communication, and analytical writing across China, Europe, and North America.

EDUCATION

The Wharton School, University of Pennsylvania - MBA Program (2011-2012); Leadership Fellow

Brandeis University - BA, Politics, Economics & International Business (1998-2002); President, Senate

Middlebury College - French Language School (2002); Captain, Soccer Team

Harvard Mediation Program - Trained Mediator (2001-2006); Resolved small-claims cases

BOARD SERVICE & RECOGNITION

- **Board Treasurer, LIFE Skills Foundation (2023-Present)** - helps foster-care youth transition to independent adulthood
- **Board Member, Founders Pledge (2023-Present)** - helps founders direct philanthropic capital to high-impact causes
- **Board Member, Bronx Charter School for the Arts (2011-2013)** - arts-centered public charter school in the South Bronx
- **Recognition:** EY Entrepreneur of the Year (New York, 2017) | Fast Company 50 Most Innovative Companies | Inc. 5000