CAT BREET

BANK CHRO, CPO & Executive HR Business Partner

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Very open to RELOCATION & TRAVEL for work (Up to 50%)

EXECUTIVE SUMMARY

A commercially driven human capital executive leader who grows people and profits by aligning talent strategy to drive results; sales performance and profitability as well as digital operational agility - while mitigating risk. Offers 16 years of human resources innovation within financial services, serving both a consultant and as the CHRO for a $2.8 billion commercial community bank. Runs HR like a business unit—benchmarked, data-led, and accountable for measurable returns – leading to wins like **9.56% negotiated savings on benefits renewal** and **$3.6 million in cumulative operational savings**. An unconventional career trajectory spanning sales, recruiting, and global consulting provides a highly sophisticated commercial lens to optimize every people and capital decision. Designs agile human capital strategies that accelerate operational results, improve customer experience, and scale within complex, highly regulated, multi-state environments. Serves as a key advisor to Boards of Directors and CEOs, acting as the primary executive liaison with regulators on risk-balanced compensation architectures (Dodd-Frank Sec. 956), DORA-compliant digital training and suitability auditing, scenario-based C-suite succession, and enterprise human capital risk.

AREAS OF EXPERTISE

Board & C-Suite Advisory • Succession Planning • Human Capital Strategy • Workforce Planning & Analytics • Organizational Design & Effectiveness • Change Leadership / Management (ADKAR) • AI Strategy & Enablement • Executive & Enterprise Compensation Benefits Strategy & Cost Management • Succession Planning • Talent Acquisition & Executive Search • Leadership & Management Development Employee Relations • Engagement & Culture • HR Compliance, Risk & Regulatory Partnership • Strategic Planning P&L and Budget Management • System Selection & Implementation • Thought leadership – Keynote speaker & frequent panelist

FINANCIAL & STRATEGIC IMPACT | NOTABLE WINS

- **$1.6 million** in **savings** by right-sizing PTO
- **$398 thousand** in **fraud prevented** over 3 months
- **$151 thousand** in **overtime reduction savings**
- **$136 thousand saved** on **executive search fees**
- **429 hours of productivity gains** (automation)
- **9.56% negotiated savings** benefit renewal
- **9% Employee engagement increase**
- **42% Employee Referral increase**
- **26% AUM Growth** (Assets under management)
- **4.5% Below-market Turnover**
- **85% Below-market cost per hire**
- **24% Faster time to fill** than benchmarks

PROFESSIONAL EXPERIENCE

HR EXECUTIVE CONSULTANT | **Independent Practice** *April 2026 – Present*
Strategic advisory and hands-on project delivery for executive leadership teams and HR Leaders.

MERCHANTS BANK | **Chief Human Resources Officer (CHRO)** *June 2022 – March 2026*
Executive Team member and CHRO of a $2.8 Billion multi-state commercial financial institution operating in 23 full-service location, with over 400 employees. Services include wealth management / financial advising; treasury management; commercial, mortgage and consumer lending; equipment financing and retail banking.

- **Team Leadership:** Led a team of 6 professionals (4 HR & 2 training) and directed all HR and Training initiatives across the enterprise – in direct alignment with business priorities.

- **HR & Training Operations:** Complete ownership of both HR and L&D, with a focus on operational excellence, regulatory compliance, high-velocity execution and efficiency.
- **Financial Stewardship, Strategic Cost Optimization & Operating Efficiency:** Directed the bank's HR and enterprise training budgets, driving substantial cost containment and savings. Delivered **$3.6 million in cumulative savings** (benefit renewal, PTO right-sizing, overtime management) and **429 hrs productivity gains** through automation.
- **Strategic Org Design & Technology Integration:** Co-led the operational **centralization and automation of four core business units** (Mortgage, Retail Banking, Consumer Lending, and the Customer Contact Center), applying the ADKAR model to accelerate adoption and deliver significant, measurable operational gains. Partnered with executive leadership team and department leaders on the selection, change management, training and implementation of **ten critical enterprise systems**, including Decision Pro; Axiom; KlariVis; Connected Teller; TalkDesk; Dayforce Performance; Microsoft Teams, Sharepoint and CoPilot; and AppSpace. Supported the bank's AI governance, risk mitigation, and workforce enablement policies (development and enforcement).
- **Risk-Balanced and Performance-Driven Total Rewards and Compensation:** Partnered with Board Compensation Committee and C-Suite to **overhaul enterprise compensation and bonus plan** by designing risk-balanced compensation and pay-for-performance incentives, as well as **enhanced, robust clawback provisions.** Ensured strict adherence to federal regulations (such as Dodd-Frank) and state regulations (such as state and local pay transparency statutes).
- **Executive Board Governance & Regulatory Compliance:** Engaged directly with Board members and regulators (OCC) on personnel issues, executive performance, human capital risk, compensation, and total rewards / benefits (including ESOP and 401K oversight, in collaboration with plan administrator). Actively participated in Board and executive deliberations regarding mergers and acquisitions (M&A) and maintained rigorous enterprise compliance with all state and federal labor laws.
- **Fraud Prevention:** Partnered with the Chief Risk Officer to strengthen training and cross-branch communication across commercial, retail, and operational units (delivering **$398 thousand in fraud prevented** in the first 90 days).
- **Talent Acquisition & Retention:** Led recruiting team of two (2), and personally executed twenty-three (23) searches including **four (4) executive searches** and nineteen (19) banker searches. Optimized recruiting to achieve an average cost per hire **85% below industry average**, time-to-fill **8% faster than benchmark**, and turnover **4.5% below benchmark**.
- **Culture, Leadership Development & Employee Relations:** Increased employee engagement by **9% over three years** using Gallup analytics and targeted training. Updated leadership development training. Designed and evaluated a remote work program with performance-linked privileges. Provided executive oversight on complex employee relations matters including investigations, corrective actions, and terminations. Implemented targeted workplace resilience initiatives to reduce widespread employee **change fatigue and burnout**, as well as **AI-induced anxiety and "FOBO"** * (fear of becoming obsolete).

  **40% of employees report feeling completely overwhelmed by the breakneck pace of AI-driven change. 44% are concerned about job security. 34% of leaders point to change fatigue as a key barrier preventing their firms from scaling AI across the workforce* *(Source: PwC 2026 – AI Workforce Planning Gap in Financial Services)*

- **Employment Law & Legislative Compliance:** Spearheaded organizational readiness and compliance strategies, and proactively adapted policies, for sweeping complex federal and state regulatory shifts. Notable changes include a new Paid Family and Medical Leave program, mandatory pay transparency, strict meal/rest break overhauls, updated worker's compensation standards. At the federal level, we mitigated corporate risk by auditing worker classifications under new DOL and FTC guidelines, while re-aligning localized compensation and payroll structures to absorb landmark "No Tax on Tips" and "No Tax on Overtime" federal tax provisions.

ARBEZ, INC. | **Principal HR Consultant & Executive Advisor** *May 2006 – June 2022*

Strategic human capital advisor and consultant to banks, financial institutions, investment firms, and high-growth organizations.

- **Recruitment & Retention:** Partnered with clients on search and other HR-related projects to build critical organizational capabilities and improve performance in talent acquisition and retention.
- **Customer Acquisition, Commercial & Asset Growth Impact:** Designed & delivered a financial advisor community engagement program that drove a **26% average year-over-year growth in new assets under management (AUM)** for premier financial services brands, such as **Thrivent, UBS and Morgan Stanley.**
- **Scalable Leadership & Team Enablement:** Developed custom, scalable coaching and leadership development frameworks that elevated manager capabilities and team performance. Delivered tailored leadership training for variety of clients, including **Thrivent and the Federal Reserve Bank of Minneapolis**.
- **Executive Thought Leadership & Platform Building:** Built a highly influential nationwide platform, delivering **357 specialized keynotes for financial services organizations.** Leveraged digital channels to foster professional communities, including hosting a LinkedIn Live interview series reaching **214,000+ attendees** over 2.5 years, as well as founding and leading a career transition network for 12 years.

AQUENT | **Sales & Recruiting for a Global Marketing & Creative Consulting Firm** *2004 – 2006*

Opened accounts /negotiated master service agreements with Blue Cross Blue Shield, U.S. Bank, and General Mills. Top accounts served include Target Corporation, UnitedHealth Group, Cargill, Carlson Companies, Carmichael Lynch, Colle McVoy, Fallon Worldwide.

SPHERION | **Director of Recruiting; Technology Sales for a Global IT Consulting Firm** *1997 – 2003*

Led recruiting operations (team of 12) and served as technology sales person. Top accounts included 3M, Express Scripts, and MoneyGram International.

RELEVANT EDUCATION & TRAINING

- **Education:** B.A. in Sociology, Longwood University, VA (1993)| **Graduate School of Banking: Human Resource Management** (2023 - University of Wisconsin, Madison, WI).
- **Training: AI - Anthropic Academy**: Claude 101 & Claude CoWorker (2026); **Bank Director Board Forums** (2022, 2024, 2025); **Leadership Certificate Program** (2024 -Winona State University); Positive Intelligence (2020); Consultative Sales Training (Richardson Group, Sandler, Aquent); Spherion Management Training (1999).

THOUGHT LEADERSHIP, COMMUNITY VOLUNTEERISM

- Founder + Host - Bank CHRO Monthly Roundtable - nationwide (2022 – Present)
- Keynote Speaker & Panelist (2008 - Present): FinComp (by Balanced Comp); McLean & Co. – AI Panel
  1,061 professional speaking gigs (reaching 167,280 attendees across the U.S, South Africa, and China
- Founder + Host - LinkedIn Live show | 220 guests | 214,323 attendees (2020 – 2022)
- Founder + Lead - Easter Job Transitions Group, Eagan MN (2008 – 2020)
- Board member - Women in Business, Winona MN (2023 – 2026)
- Board member - National Wellbeing Advisory Board – Gustavus Adolphus College (2013 – 2015)
- Community Partnerships: Strategic relationships with dozens of non-profits, government, association and university organizations, with significant volunteer leadership over the years.