CAT BREET

CPO | CHRO | Senior HR Business Partner

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Open to relocation & travel (up to 50%)

EXECUTIVE SUMMARY

A commercially driven human capital leader who **grows people and profits** by aligning data-informed talent architectures to drive organizational profitability and digital operational resilience, while mitigating risk. Offers 20 years of human resources innovation and profitable growth, serving both a consultant and as a corporate HR leader for a $2.8 billion multi-site bank. Runs HR like a business unit—benchmarked, data-led, and accountable for measurable returns – leading to big culture & financial wins, such **as 9% engagement boost**, **9.56% negotiated benefits savings** and **$3.6 million in cumulative operational and labor-related savings.** An unconventional career trajectory - spanning sales, talent acquisition and consulting - provides a highly sophisticated, results-driven commercial lens to optimize every people and capital decision. Designs agile human capital strategies that accelerate operational results, customer experience, and scale. Partnering closely with Boards of Directors, CEOs and executive committees, serves as a trusted advisor on risk-balanced executive compensation, strategic workforce planning, C-Suite succession planning and enterprise risk management within complex, highly regulated and multi-state environments. Early adopter & practitioner of **agentic & autonomous AI tools** to plan, execute and scale complex multi-step projects, end to end.

AREAS OF EXPERTISE

- **Executive & Board Partnership:** Board & C-Suite Governance / Advising, Succession Planning, Regulatory (OCC, DOL).
- **Organizational Effectiveness & Change:** ADKAR Change Leadership, Multi-Division Centralization, Post-Transformation HR Optimization, AI Change Resilience.
- **Talent Management & Mobility: Executive Coaching, Leadership Development, Manager Accountability**: Workforce Planning, Low-Cost, High-Value In-House Executive Recruiting, C-Suite Succession Planning, Balanced Scorecards & Risk-Balanced Pay-for-Performance Compensation Design.
- **Culture & Remote Engagement, Change Resilience & Employee Adoption:** Employee Engagement, Distributed and Remote Workforce Culture, Data-Informed Engagement Strategy, Purpose-Driven Alignment, Polarity Mapping and Employee Relations & Risk Mitigation.
- **Total Rewards & Stewardship:** Benefit Renewal Negotiation, Pay-for-Performance Incentive Design, Balance Sheet Liability Reduction, Vendor & PEO Oversight to ensure high service quality, cost efficiency, and total regulatory compliance (ESOP, 401(k), Payroll Processing, Benefit Plan Administration, Multi-State Employment Compliance and Leave Management).
- **Cross-Functional Risk Mitigation:** Fraud prevention, Risk-Balanced Compensation, Compliance, Policy Design

FINANCIAL & STRATEGIC IMPACT | NOTABLE WINS

- **$3.6 million** in cumulative YoY HR-related savings
- **26% AUM Growth** totaling **$81 Million**
- **9.56% negotiated savings** benefit renewal
- **$398 thousand** in **fraud prevented** over 3 months
- **$151 thousand** in **overtime reduction savings**
- **$136 thousand saved** on **executive search fees**
- **9% Employee engagement increase**
- **429 hours of productivity gains** (automation)
- **42% Employee Referral increase**
- **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 of a $2.8 Billion community bank operating as an employee-owned (ESOP), closely held financial institution with thinly-traded (OTC-traded) equity. 400+ employees spread across 2 states (MN and WI) at 23 bank locations.

- **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 hours 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 Dayforce Performance; Microsoft Teams, Sharepoint and CoPilot; AppSpace; Decision Pro; Axiom; KlariVis; Connected Teller and TalkDesk. 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 claw-back 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 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 three months).
- **Talent Acquisition:** 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,** 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 initiatives to reduce widespread employee **change fatigue and burnout**, as well as **AI-induced anxiety.**
- **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 & Speaker:** Built a highly influential nationwide platform, delivering **1,061 specialized keynotes.** 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 weekly career transition network over 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).

TECHNOLOGY STACK

- **AI - Agentic & Autonomous Tools:** Gemini Notebook, Perplexity, Claude & CoPilot
- **FinTech:** DecisionPro, Axiom, KlariVis, TalkDesk, Connected Teller
- **Enterprise HCM/HRIS & Systems:** Dayforce HCM, Bullhorn, Salesforce, Microsoft (Office, Teams, SharePoint)

THOUGHT LEADERSHIP, COMMUNITY VOLUNTEERISM

- Keynote Speaker & Panelist (2008 – Present): 1,061 professional speaking gigs (**167,280 attendees** across the U.S, South Africa, and China).
- Founder + Host - CHRO Monthly Roundtable - nationwide (2022 – Present)
- Founder + Host - LinkedIn Live show | 220 guests | **214,323 attendees** (2020 – 2022)
- Founder + Lead - Easter Job Transitions Group, Eagan MN | **14,000 handshakes & smiles** (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.