

TERRY M. BLANEY

Terry M Blaney has had 25+years experience as a chief executive in financial services within the not-for-profit industry, and has led multiple start-ups. Mr. Blaney is skilled in establishing strategic direction, plans, and in building and maintaining consensus among members of an operational team. He is a results-oriented leader.

In Mr. Blaney 's early career, he performed as a general operations manager for sears, Roebuck & Company.

In 1981, when creditors and community leaders recognized the need in Houston for a non-profit, financial counseling and educational organization, Mr. Blaney was chosen to spearhead the effort- resulting in the establishment of CCCS of the Gulf Coast Area, Inc. As its President and CEO, he grew CCCS-Gulf Coast into the largest agency within the credit counseling industry in the development of automation, technology and quality standards. CCCS-Gulf Coast served as the model for a similar organization in England, which opened in 1993.

While CEO of CCCS-Gulf Coast, Mr. Blaney successfully led the effort to establish Cooperative Processing Resources (CPR), an information technology services cooperative with over 50 member company agencies nationwide.

In 1996, while remaining CEO of CCCS-Gulf Coast, Mr. Blaney founded and became President and CEO on Money Management International (MMI). MMI was a joint venture involving, along with CCCS-Gulf Coast, multiple large consumer credit counseling agencies across the U.S. During the start-up, Mr. Blaney directed the business plan development for critical partner presentations, sold the concept and plan to several major players in the consumer financial service industry, and successfully recruited an all-star executive line-up in finance, operations and information management. MMI now has over 1,550 employees throughout the United States. Mr. Blaney remains involved with MMI with a focus on industry relations.

Mr. Blaney has an entrepreneurial spirit and has served on Boards of Directors of companies he founded/co- founded. In this capacity he served Tri-Starr services, a staffing company, from 1985-1996. He also serves ITI Capital, an international trade and investment Group founded in 2002, as a Director and principle shareholder.

During Mr. Blaney 's 25+years as an executive in the Houston, TX area, he has served as Chairman, Trustee and held various other leadership positions on boards of associations, Universities, Foundations, etc. He currently serves as a Board of Trustee for the Association of Independent Consumers Credit Counseling Agencies (AICCCA) and as a Director of ITI Capital.

Mr. Blaney earned a Bachelor of Science Degree in Business Administration from Phillips University in 1965. He also successfully completed the Advanced Management Institute degree through Rice University Jesse H. Jones Graduate School of Administration, Office of Executive Development in 1998.