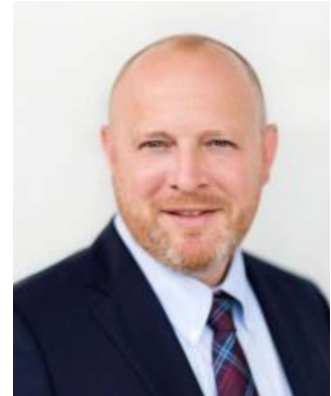


SCOTT LIPPERT

VICE PRESIDENT, MILITARY RELATIONS & BUSINESS DEVELOPMENT, VETERANS UNITED HOME LOANS

Scott serves as the Chief Operating Officer for Contact Centers at U.S. Bank. In this role he is responsible for the over 8,000 global professionals who deliver client service and advice to U.S. Bank customers across all lines of business. Scott joined U.S. Bank in 2020 and served as the Head of Payment Services Operations where he oversaw Operations for Retail Payment Solutions (Credit and Debit Card), Elavon Merchant Acquiring and Corporate Payments & Treasury Services.



Prior to joining U.S. Bank, Scott worked at USAA for 5 years, serving as CAO and Head of Shared Services and as Chief Strategy Officer for USAA Bank. In this role, he was responsible for Customer Experience, Technology and Data, Credit, Transformation, Automation and cross-product functions.

While at McKinsey & Company, Scott was an Associate Partner in the Atlanta Office and a leader in their operations, customer experience and financial services practice. Scott served clients in North America, Europe, Asia and the Middle East.

Before McKinsey, Scott was a Submarine Officer in the U.S. Navy, serving on a nuclear-powered submarine, USS MAINE (SSBN-741). For shore duty, Scott served as the Senior Instructor and Director for the capstone course at the Navy's Nuclear Power Training Command, teaching nuclear engineering theory and operations.

Scott holds a Masters in Engineering Management from Old Dominion University and a B.S. from Virginia Tech in Business. Scott has also received extensive training in Nuclear Engineering through the U.S. Navy and is certified as a nuclear engineer by the Department of Naval Reactors.

Outside of U.S. Bank, Scott serves on the Board of Directors for McCormick Research Institute, whose mission is to serve veterans and individuals with special needs through equine assisted therapy.

Scott, his wife Amy, and their three children live in Minneapolis, Minnesota.