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Ellen Richey

**Chief Enterprise Risk Officer
Visa Inc.**

Ellen Richey joined Visa Inc. as the chief enterprise risk officer in September 2007. Prior to joining Visa Inc., she most recently worked at Washington Mutual Inc., as senior vice president of enterprise risk management and executive vice president of cards services, from October 2005 to June 2006. From October 1999 to October 2005, she served as vice chairman of Provident Financial Corporation. At Provident, she also served as the vice chairman of enterprise risk management and chief legal officer from 2003 to 2005, general counsel from 1999 to 2003, chief enterprise risk officer from 2004 to 2005 and corporate secretary from 1999 to 2005.

Richey received a B.A. in Linguistics and Far Eastern Languages from Harvard University and a J.D. degree from Stanford Law School.

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