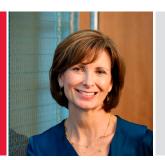


Karen Wald

Senior VP Corporate Affairs & Chief of Staff, Alliance Data



About Alliance Data (NYSE: ADS)

Leading global provider of datadriven marketing and loyalty solutions

Comprised of three businesses: Alliance Data's card services business, Epsilon and LoyaltyOne

Our three businesses manage more than 100 million consumer relationships

Alliance Data is among the top 1% of all publicly traded companies based on shareholder return

Responsible corporate citizen and designated "Best Places to Work" in multiple locations

Karen Wald traces her tenure with Alliance Data to one of its founding businesses, JCPenney Business Services, where she served as an account executive for its direct marketing group starting in 1986. She earned positions of increasing responsibility based on her in-depth industry knowledge, strong business-to-business marketing experience and deep institutional knowledge.

As Senior Vice President and Chief of Staff, Karen oversees initiatives that protect and enhance Alliance Data's enterprise reputation and stakeholder engagement across internal and external groups. Her responsibilities include oversight of Corporate HR, Internal and External Communications, Strategic Insights and Corporate Responsibility. In addition, she manages a number of strategic projects and initiatives that support the company's long-term growth.

Karen is a member of the Board of Trustees at LaunchAbility and is a member of Women of Tocqueville for United Way of Metropolitan Dallas. She earned a B.A. in Advertising at Texas Tech University. In her spare time, she enjoys traveling, reading and entertaining. She is married with one son.