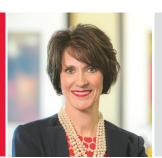


Melisa Miller

Executive VP & President, Alliance Data's card services business



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

Melisa Miller leads one of the premier loyalty marketing and credit solutions businesses in the U.S., building sales and loyalty for more than 140 well-known retail brands. Leading the organization's operating and financial performance, she is ultimately responsible for these client relationships, managing more than \$11 billion in receivables. Within the organization, Melisa is known as a tremendous champion of card services' associates, and is also devoted to making a lasting, positive impact in the communities where the card services business operates.

Melisa has more than 25 years' experience in the credit industry. Prior to her current role, she served six years as card services' Senior Vice President and Chief Client Officer, where she was responsible for the management and growth of managing key brand relationships. Melisa came to Alliance Data from Experian, where she held various leadership roles throughout her 22-year tenure.

In 2015, Melisa joined the Columbus Partnership, a non-profit coalition of CEOs from Columbus' leading businesses, with a primary goal of improving the economic vitality of the Columbus, Ohio, region. She and her husband have three children.