



**KAREN S HOWARD**

**DIRECTOR, ONLINE SERVICES  
(SCP)**

I'm excited to join you as your Director of Online Services, and I'd like to take a few minutes to introduce myself.

I have over 15 years of experience in Multichannel and Digital Operations, Digital Content, eCommerce, Data Management, and User Experience. Most recently, I was the Vice President of Digital Content Strategy and Operations for LPL Financial, a leader in the retail financial advice market and the nation's largest independent broker/dealer.

I've held a variety of leadership roles in traditional frontline retail, including international retail merchandising operations and e-commerce merchandising, marketing and operations.

My e-commerce career focused on multichannel, omnichannel, and unified commerce digital revolutions, from small boutiques and pure-plays to large mass merchandise retailers.

I recently recruited a highly successful team of Content Strategist and Creative Operators for a large broker-dealer financial institution to implement an enterprise content management and distribution ecosystem to elevate the online experience of core audiences and customers.

My son is a senior at Appalachian State University. I enjoy spending time with him, exercising, reading magazines, and watching movies, road trips with friends, cooking, and spa treatments.

I have a BS degree in Clothing, Textiles, Fashion Merchandising, and Management from Western Carolina University. I've also completed the University Of Md. Robert H Smith School Of Business Direct to Consumer eCommerce Executive Education Program for Leaders in the Digital Economy.

I have several professional certifications valuable to the OLS mission and the IRS Strategy. Among them, Agile Scrum Product Owner, Lean Six Sigma Green Belt, Project Management, Master Data Governance and Stewardship, and included in Marquis' Who's Who of American Women 22nd Edition.