

### Teresa Epperson Osterville, MA



Teresa is formerly a partner in the Financial Services Practice of A.T. Kearney Inc., currently on hiatus from consulting to focus on family, real estate investing, and women's entrepreneurship. With over two decades in the financial services industry, as both a consultant and senior manager at major retail financial services institutions, Teresa is known for her strategic visioning and ability to assist her clients with navigating the rapidly evolving digital financial services, data privacy, and consumer shopping landscape. Through her multi-year groundbreaking consumer research in digital financial services, and industry experience working with major banks, brokerage firms, payments companies, and digital fintech providers, she is able to develop and deliver impactful strategies to clients seeking to compete and win in the rapidly-evolving digital marketplace. In addition to her industry and consulting experience, Teresa has also been an entrepreneur. Co-founding and leading a boutique strategy consulting firm, Mercatus, she focused on developing revenue growth and new product innovation strategies for major banks, wealth management, and payments companies. Mercatus was acquired by AlixPartners in 2011. Teresa has an MBA from the University of Virginia's Darden School of Business Administration, and earned her undergraduate degree from Cornell University. Teresa has been widely quoted in the press including The American Banker, The New York Times, Bank Investment Consultant News, Businessweek Online, BAI Banking Strategies Magazine, and others. In addition, she is a member of the University of Virginia Darden School's Diversity Advisory Council. Teresa joined the Board of Directors in 2019.