

Creating Accessible Credit for Millions

\$72 Billion+
Funded

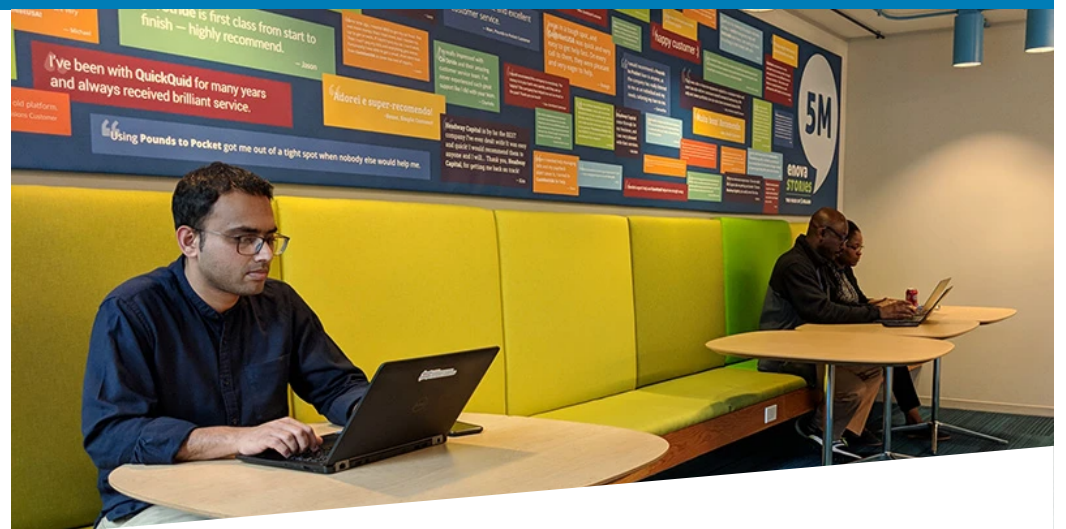
15 Million+
Customers

1,500+ Employees

We Are All About Responsible Lending

We hold ourselves to the highest standards of financial integrity and industry compliance. That's why Enova is a member of leading financial services trade associations in two countries. We are one of the largest licensed lenders in the U.S. and are members of both the **Online Lenders Alliance** (OLA) and **Innovative Lending Platform Association** (ILPA). In Brazil, we are part of **Associação Brasileira de Crédito Digital** (ABCD) — Brazilian Digital Credit Association.

We are committed to compliance and work hard to ensure we adhere to all applicable lending laws and regulations in each country.



Meet Our Leaders

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have fintech's best leaders, analysts, marketers and technologists on our teams, bringing decades' worth of experience from a diverse array of backgrounds.

<u>Steve</u> <u>Cunningham</u>		<u>Kirk</u> <u>Chartier</u>	<u>Scott</u> <u>Cornelis</u>
<u>Joe</u> <u>DeCosmo</u>	<u>Nick</u> <u>Drew</u>	<u>Jim</u> <u>Granat</u>	
<u>Matt</u> <u>Hollender</u>	<u>Kelly</u> <u>Jordan</u>	<u>Cory</u> <u>Kampfer</u>	
<u>Claudine</u> <u>Kourkouvelis</u>	<u>Ranning</u> <u>Li</u>	<u>Sean</u> <u>Rahilly</u>	



Steve Cunningham
CEO

Steve Cunningham serves as Enova’s Chief Executive Officer and serves on the company’s Board. He joined the company in 2016 as Chief Financial Officer. Prior to Enova, Steve was Executive Vice President and Chief Risk Officer at Discover Financial Services. He also served as Discover’s Senior Vice President and Corporate Treasurer during his time there. Previously, Steve was the Chief Financial Officer for Harley-Davidson Financial Services and the Chief Financial Officer for Capital One’s Auto Finance and Banking segments. Steve holds an MBA from George Washington University and a BS in Corporate Finance and Investment Management from the University of Alabama. In his free time, Steve enjoys exercising, playing the guitar, following college football, and spending time with his family.

Recognitions and Associations





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