



Meet Our Executive Team



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Accept



Chief Executive Officer

Will was named the CEO of Rapid Finance in 2015. Before joining Rapid, he spent 10 years in the prepaid debit card industry. During that time, he served as the founder and CEO of Ready Financial Group and the COO of AccountNow Inc. Throughout his career Will has held management positions at prominent companies in the finance industry, including Green Dot Corporation and Capital One.

Will began his professional career in the US Military, where he completed the United States Navy's elite SEAL training program and served five years on active duty as a SEAL Platoon Officer at SEAL Teams ONE and FOUR.

He holds a Bachelor of Science in Aerospace Engineering from the United States Naval Academy, a Master of Science in Manufacturing Systems Engineering from Stanford University, and an MBA from the Stanford Graduate School of Business.

When he's not guiding the Rapid Finance Team, Will enjoys mountaineering and building boats.

(<https://www.linkedin.com/company/will-tumulty-15a6462/>)

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Terry Thornton

Chief Credit and Analysis Officer

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Terry holds a BA in Economics from the University of Virginia. He leverages his experience in risk management, marketing, and sales to bring a balanced approach to leadership with a focus on seeking solutions that maximize the impact on the organization while creating opportunities for coworkers to develop as individuals and leaders.

When he's away from the office, Terry enjoys being outdoors, be it running, bicycling, hiking, or camping. Having grown up in a military family, he has moved across the country from the Pacific to the Atlantic coasts, with several stops in between. He currently resides in Virginia, where he lives with his wife and daughters.

(https://www.rapidfinance.com/in/terry-thornton/)



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Jeremy Brown

Executive Chairman

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encourage you to read **Rapid Finance's Privacy Policy** (<https://rapidfinance.com/privacy-policy/>). In 2005, he was what information of just to be collecting employees. Jeremy was the CEO of Rapid until 2015 and during to be serve as his Executive Chairman.

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Before founding Rapid, he held over 20+ years of management experience, running small and mid-sized businesses across various industries where he served in executive roles as CEO, COO, and CFO.

Jeremy is a graduate of Duke University with a degree in Economics. He is also a licensed CPA.

When he's not presiding over the board, Jeremy enjoys spending his time attempting to play a passable game of golf, playing with his "Heinz 57" rescue dog Beauregard, and traveling with his wife Debbie.

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Chief Technology Officer

Bogdan joined Rapid Finance in 2012 and now serves as the company's CTO. Prior to Rapid, he held executive positions with multiple companies, and founded and successfully exited two technology ventures. He has extensive full project lifecycle experience architecting complete software suites from the ground up. Bogdan also has extensive hands-on experience including programming, software quality assurance, technology infrastructure administration, and managing end-to-end business operations.

Bogdan holds a BS in Computer Science from the University of Maryland, College Park. He has used his experience to establish the software development, business intelligence, and application support departments at Rapid, as well as assist in modifying the end-to-end business process to help transform Rapid into an efficient, automated, and highly scalable fintech company.

Outside of leading the technology organization, Bogdan enjoys getting out on the water and volunteering as a high-performance circuit driving instructor. He currently lives in Chevy Chase, MD with his wife.

(https://
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Faith Kustra

Vice President of Operations

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Faith joined Rapid Finance in 2016. She has over 17 years of experience in operations and is currently managing the day-to-day operations of the company. Faith has been instrumental in the growth of the company and has been a key player in the development of the company's business strategy. She is currently responsible for the day-to-day operations of the company and is responsible for the development of the company's business strategy. She is currently responsible for the day-to-day operations of the company and is responsible for the development of the company's business strategy.

Faith is a graduate of the University of Michigan and holds a BA in Organizational Studies and a minor in Anthropology. With 17+ years of management experience, Kustra expertly leads a team of underwriters, processors, and up-front submission team members.

(https://

When she isn't busy overseeing the operations team, Faith enjoys watching football and has a soft spot for the Tampa Bay Buccaneers/Tom Brady. She also loves traveling around the country and exploring new destinations with her husband and daughter.



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Darien Allen

Chief Information Security Officer

Darien joined Rapid Finance in 2007 as the IT Manager. He was since promoted to the Director of IT and Cyber Security as the CISO. Before joining Rapid, Darien had 9+ years of IT and infrastructure management experience.

Darien is a graduate of SUNY Albany with a degree in Computer Science. He was also certified by the US Army for tactical communications systems operation. He has used his extensive IT background to assist in the creation, implementation, and deployment of many of Rapid's infrastructure services for both our on-premises and cloud-based environments.

As the first full-time IT hire, Allen strives to facilitate a platform that allows Rapid employees and the organization to run as optimally as possible.

When he isn't busy leading the infrastructure support, dba, DevOps, and security teams, Darien enjoys watching his favorite sports teams, which include the Baltimore Ravens and Washington Capitals. He's also an avid sports car enthusiast who has participated in a variety of rally and track events.

(https://www.rapidfinance.com)
(https://www.linkedin.com/in/darien-alleen-10771a9/)

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Young Kim

Chief Financial Officer

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When he isn't leading our finance department, Young enjoys exploring the great outdoors, with an appreciation for all of the diverse landscapes he encounters on his travel journeys.

Young holds a BS in accounting from SUNY Albany, an MBA in finance from Arizona State University and a Certified Public Accountant (CPA) license from New York State. He is also a member of the AICPA (American Institute of Certified Public Accountants).

Utilizing his expertise in corporate finance, he's had the privilege of sharing his knowledge and career experiences to develop the next generation of leaders who will use finance to make tomorrow better.

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www.linkedin.com/in/young-kim-cpa-mba-48a17b33/)



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Chief Revenue Officer

Mark joined Rapid Finance in 2007 and was named CRO in 2013. Before joining Rapid he worked as a financial advisor and associate branch manager with Morgan Stanley.

Mark is a graduate of Georgetown University, where he earned a BA. He received a spot on the Commercial Finance Association 40 under 40 in 2016 and is currently a member of the Forbes Business Development Council, where he connects with other senior-level executives to share business insights.

With over 16+ years of experience, Mark leverages his knowledge of strategic partnerships, business growth, partnership process, and identifying new market opportunities to oversee BD, third-party engagements, and all sales functions.

When he isn't helping to build new teams and technology or expanding the company into new products and markets, Mark enjoys spending time with his wife Margaux and their two amazing boys, Dominic and Donovan. He loves watching football and even helps coach his sons' football teams. He and his wife also have a 503c where they raise money for Cystic Fibrosis.

(<https://www.linkedin.com/in/markgerminaro/>)

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Joseph Looney

Chief Operating Officer and General Counsel

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Joe holds a law degree from the University of Maryland Law School, where he graduated with honors. Joe utilizes his extensive experience in compliance to manage all legal and regulatory compliance, risk and legal collections, and HR.

Having been with Rapid during the 2008 financial crisis, Joe is proud to have helped support and navigate the company through the crisis and see the company come back even stronger.

When he isn't managing the compliance and collections teams, he enjoys spending time with his wife and their two children, as well as playing a good game of golf.

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(https://www.linkedin.com/Stephanie James



Vice President of Marketing

Stephanie joined Rapid Finance in 2022 as the Vice President of Marketing. Before joining Rapid, she was Senior Director at Mailchimp overseeing all global marketing campaigns. She has over two decades of experience in marketing, spanning industries from SaaS, telecommunications, consulting, consumer-packaged goods, and financial services.

Stephanie is a graduate of Colgate University, where she earned a BA. At Rapid, she leads the marketing function for both Rapid Finance and Rapid Enterprise, and develops and oversees all marketing strategies and communications

In her career she's learned that marketing is more than great campaigns. The power of marketing can generate transformational business growth and the right marketing strategy can go beyond impacting brand awareness and consumer trust when paired with the right user experience, product, and channel strategies.

She and her husband have two young sons and as a family enjoy spending time outside and camping. Stephanie is also very involved in her sons' schools, serving in leadership positions for the parent organizations.

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Tony Brown

Vice President of Risk Operations

Tony brings over 30 years of experience in collections, management, training, and compliance to his role as VP of Risk Operations at Rapid. Since joining Rapid in 2006 as the first collections representative, Tony has consistently taken on new challenges, progressing through the ranks to Manager of Collections, Director of Collections & Customer Service, and now his current position.

His leadership has been instrumental in building processes, developing and mentoring teams across Risk, Pre-Legal, Legal, and Customer Service.

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When Tony isn't driving operational excellence at Rapid, he actively participates in community events and volunteers with local help agencies. A San Diego, California native, Tony enjoys traveling, spending time with family, and, of course, soaking up the sun at the beach every chance he gets.

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Chaz Wagner

Vice President of New Originations

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Chaz has been a key driver of sales growth at Rapid Finance since joining the team in 2011. He began his career as a member of the sales team, becoming Director of Sales in 2019. Today, as Vice President of New Originations, Chaz leverages his expertise in sales, finance, business development and team building to lead our sales teams in achieving their production goals. In addition to his leadership role, Chaz fosters a strong collaboration between sales and development teams. He actively works with Rapid's development teams to transform innovative concepts into successful production initiatives, ensuring a seamless experience for both customers and sales teams.

Chaz holds a BA from the University of Maryland, College Park and both an MBA and Master's Degree in Finance from American University. He serves on the board of Child Care Counts, a non-profit organization in the greater Washington DC area that provides critical child care assistance to low-income families.

Chaz enjoys watching sports, hitting the golf course and spending quality time with his family. He lives in North Potomac with his wife, two children and their two dogs.

(https://www.rapidfinance.com/in/cha-zwagner/)



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