

## **Rebecca Kruse, Executive Vice President and Chief Operating Officer, ICBA Payments**

A former community banker with more than 15 years of experience in the payment industry, Kruse has particular expertise within card products, data security, and operations.

She most recently served as vice president of card systems and as fraud prevention manager at Sandy Spring Bank in Maryland, where she oversaw the bank's card programs, and instituted a successful fraud prevention program.

Rebecca holds a Bachelor of Science in computer and information science from University of Maryland Global Campus and an MBA in Information Systems from Hood College.

### **Areas of Expertise:**

- Credit & debit card management
- Payments
- Fraud management
- Banking operations
- Process improvement
- Strategic planning