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With more than 25 years of Financial Services (FS) experience, Tom spent the majority of his career advising multi-national FS firms across their core Retail Banking, Wholesale Banking, Wealth Management and Insurance businesses in the United States, Europe, and Asia Pacific. He currently serves on the Board of Directors for the Charlotte Chamber, Leadership Charlotte, and the Harris YMCA Branch. Joseph has a B.S. in Business Administration & Economics from High Point University and an MBA from UNC Greensboro.