

JESSICA L. CUMBEE

Chief Legal Officer • General Counsel • Corporate Secretary

**Enterprise Governance | Executive Leadership | Consumer Financial Services | Board
Advisory**

EXECUTIVE PROFILE

Jessica L. Cumbee is an accomplished senior legal executive with more than fifteen years of experience leading enterprise legal, corporate governance, compliance, human resources, and risk management functions for consumer financial services, automotive finance, fintech, and publicly traded organizations. Throughout her career, she has partnered closely with Chief Executive Officers, executive leadership teams, and Boards of Directors to develop legal strategy, strengthen governance frameworks, navigate complex regulatory environments, and support organizations through periods of growth, transformation, and organizational change.

Her career has been defined by the ability to balance legal risk with commercial objectives. Rather than viewing the legal function solely as a control mechanism, Jessica believes it should serve as a strategic business partner that enables innovation, protects enterprise value, and supports sustainable long-term growth. She has consistently earned the confidence of executive leadership by translating complex legal and regulatory matters into practical business solutions that support informed decision-making.

Jessica's experience spans both privately held and publicly traded organizations, providing her with broad executive exposure across governance, capital markets, consumer finance regulation, mergers and acquisitions, strategic financing, enterprise risk, regulatory affairs, human capital leadership, and corporate transformation. Her leadership style is collaborative, transparent, and grounded in integrity, accountability, and thoughtful execution.

Today, Jessica is recognized as an executive leader who brings together legal expertise, strategic business insight, and governance excellence to help organizations manage complexity while positioning themselves for future growth.

EXECUTIVE VALUE

Jessica brings a unique combination of legal expertise and executive business leadership.

Her experience extends beyond traditional legal counsel to include executive partnership in areas such as:

- Corporate Governance
- Board Advisory
- Enterprise Risk
- Consumer Financial Services
- Capital Markets
- Regulatory Affairs
- Corporate Strategy
- Executive Leadership
- Organizational Transformation
- Human Resources Leadership
- Commercial Transactions
- Strategic Growth

EXECUTIVE LEADERSHIP

Throughout her executive career, Jessica has held increasingly broader leadership responsibilities across legal, governance, compliance, operational strategy, and executive management.

As **Senior Vice President of Compliance & General Counsel**, she provides executive oversight for enterprise legal strategy, regulatory compliance, governance initiatives, financing activities, and executive risk management while advising senior leadership on strategic business decisions.

Previously, while serving as **General Counsel, Corporate Secretary, Chief Compliance Officer, and Chief Human Resources Officer** for Car Capital Technologies, she reported directly to the Chief Executive Officer and Board of Directors, leading enterprise legal operations during a period of significant organizational growth. Her responsibilities included oversight of legal affairs, governance, compliance, licensing, strategic financing, capital raising, mergers and acquisitions, executive compensation, organizational development, and enterprise-wide regulatory initiatives.

Earlier in her career, Jessica served publicly traded organizations where she supported SEC reporting, Board governance, securities compliance, executive compensation matters, financing activities, public offerings, and corporate transactions. These experiences strengthened her understanding of governance expectations at the Board level while developing a practical approach to enterprise leadership.

LEADERSHIP PHILOSOPHY

Jessica believes exceptional legal leadership begins with understanding the business.

She approaches every decision through the lens of long-term organizational value, balancing legal and regulatory obligations with commercial realities and strategic priorities.

Her leadership philosophy centers on four principles:

Integrity

Building trust through transparency, accountability, and ethical leadership.

Partnership

Serving as a strategic advisor to executive leadership rather than simply providing legal opinions.

Governance

Creating governance structures that enable sound decision-making while supporting innovation.

Growth

Helping organizations pursue opportunity responsibly through thoughtful legal strategy and enterprise risk management.

SELECTED EXECUTIVE ACHIEVEMENTS

Throughout her career Jessica has led numerous initiatives that have strengthened governance, supported growth, and protected enterprise value.

Corporate Governance

Served as Corporate Secretary while advising Boards of Directors on governance, fiduciary responsibilities, executive matters, and strategic initiatives.

Enterprise Legal Strategy

Directed enterprise legal departments responsible for governance, litigation, commercial transactions, employment matters, privacy, licensing, consumer finance, and regulatory compliance.

Capital Markets & Financing

Negotiated and executed more than \$185 million in debt financing facilities while supporting complex capital raises, equity transactions, and financing initiatives exceeding \$700 million.

Mergers & Acquisitions

Led legal strategy supporting acquisitions, portfolio purchases, restructuring initiatives, financing transactions, and strategic partnerships.

Consumer Financial Services

Built enterprise compliance programs aligned with CFPB expectations while overseeing nationwide licensing, regulatory examinations, consumer protection initiatives, and operational governance.

Organizational Leadership

Directed cross-functional executive functions including legal, compliance, human resources, governance, licensing, enterprise risk, and operational strategy.

Executive Advisory

Trusted advisor to Chief Executive Officers, Boards of Directors, executive committees, lenders, investors, regulators, and external stakeholders.

CORE EXECUTIVE EXPERTISE

- Executive Legal Leadership - Corporate Governance - Board Advisory - Corporate Secretary - Enterprise Risk Management - Consumer Financial Services	- Regulatory Affairs - CFPB Compliance - SEC Reporting - Capital Markets - Mergers & Acquisitions - Strategic Transactions - Commercial Negotiations - Executive Strategy	- Executive Leadership - Organizational Transformation - Human Resources Leadership - Public Company Governance - Crisis Management - Corporate Finance
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EDUCATION

Juris Doctor

University of Tennessee College of Law

Bachelor of Arts

Spanish; Latin American & Caribbean Studies

College of Charleston

Graduated **summa cum laude**

BAR ADMISSIONS & PROFESSIONAL CREDENTIALS

- Tennessee Bar
 - South Carolina Bar
 - Texas Bar (Application Pending)
 - Certified Consumer Credit Compliance Professional
 - SHRM-CP (Exam Pending)
 - ABA Regulatory Compliance Manager Program (Completed)
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Executive Leadership Philosophy

Jessica believes that the role of a Chief Legal Officer extends well beyond managing legal risk. Today's CLO must be a trusted executive advisor who helps shape corporate strategy, strengthen governance, foster ethical leadership, and enable responsible growth. Her approach is grounded in collaboration, sound judgment, and a commitment to helping organizations navigate complexity while creating lasting enterprise value.