



**Julie Schell**  
**Managing Director, Product Management Executive and Global Banking IBOR Program Lead**

JULIE SCHELL leads Product Strategy, a group which supports product management and development needs for Wholesale Credit. This includes product ideation, innovation, modification and governance, IBOR transition planning for wholesale loans and related strategic projects.

Julie joined the bank in 1998, to continue a career focused on commercial loan origination. This included a focus on emerging telecom loans and syndications in 1999-2000, and then a move into restructuring situations as the telecom sector became increasingly challenging and lender and equity appetite declined in 2001-2003. Eventually the telecom and other industry sectors strengthened, leading Julie to a role syndicating second lien loans. As the economy faltered in 2008, Julie moved into credit product management, learning how to consider the end-to-end view of delivering loans to wholesale clients. This led to technology strategy, pricing and product optimization roles, which transitioned into today's Product Strategy group.

Julie graduated with a Bachelor's Business Administration degree from the University of Texas at Austin. She focused on Finance and Marketing. Julie lives in Charlotte with her husband Daniel and three children.