Celeste Abernathy Chief Technology Officer

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PROFILE SUMMARY

- **Chief Technology Officer** with **22 years** in **financial services**, leading technology for U.S. Bank's Consumer & Business Banking line across 2,400 engineers, contractors and partner staff.
- Sets direction for a hybrid estate of **Microsoft Azure**, private data centers and mainframe core banking, with Kafka event streams, ServiceNow, Splunk and Azure OpenAI in production.
- Strongest in **cloud migration at bank scale**, **acquisition integration** and **technology risk**, working inside the three lines of defense model and the architecture review board.
- Partners with the head of Consumer & Business Banking, the CIO, the CISO and the chief risk officer, and reports to the board's risk committee on technology risk twice a year.
- Leads 6 managing directors with a written succession slate for each, and sponsors an apprenticeship that has brought 120 career changers into engineering since 2021.

TECHNICAL SKILLS

Strategy & Governance:	Technology Roadmapping, Board Risk Committee Reporting, Architecture Review Board, Build vs Buy Analysis, AI Strategy
Finance & FinOps:	Technology P&L, Capex vs Opex Planning, Azure Enterprise Agreement, Application Rationalization, Vendor Negotiation
People & Talent Systems:	Org Design, Succession Planning, Executive Hiring, Workday, Apprenticeship Programs
Security & Compliance Frameworks:	NIST CSF 2.0, FFIEC, PCI DSS 4.0, SOX ITGCs, Three Lines of Defense
Cloud & Infrastructure:	Microsoft Azure, Azure Kubernetes Service, Terraform, IBM z/OS, Splunk
Data & AI Platforms:	Azure OpenAI, Databricks, Apache Kafka, Model Risk Management (SR 11-7)
Engineering Delivery:	DORA Metrics, Azure DevOps, GitHub Copilot, ServiceNow, Jira

EDUCATION

University of Minnesota, Carlson School of Management — **MBA (part-time)** — Minneapolis, MN · Sep 2009 to May 2012

University of Minnesota — **B.S. in Computer Science** — Minneapolis, MN · Sep 2000 to May 2004

WORK EXPERIENCE

U.S. Bank — **Chief Technology Officer, Consumer & Business Banking** — Minneapolis, MN · Jan 2020 to Present

- Moved **280** consumer banking applications to Microsoft Azure under the bank's 2022 cloud program, keeping core ledgers on private servers and raising mobile app availability to **99.98%**.
- Ran consumer and small business technology for the MUFG Union Bank conversion over Memorial Day weekend 2023, moving about **1.2M** customers onto U.S. Bank systems.
- Wrote the business line's AI roadmap that the board risk committee reviewed in 2024, starting with an Azure OpenAI assistant for contact center bankers that cut average handle time by **14%**.
- Cut critical vulnerabilities older than 30 days in consumer banking apps from 1,900 to **140** with the CISO's team, using one shared fix-rate scorecard per product line.
- Own the line's **$420M** technology budget and retired 95 legacy applications in 3 years, moving **18%** of run spend into new product work.

Ameriprise Financial — **Software Engineer to Vice President, Digital Technology** — Minneapolis, MN · Jun 2004 to Dec 2019

- Presented the digital plan to the executive leadership team every quarter and to the board twice, winning a **$60M** 3-year budget to rebuild the advisor platform.
- Built digital engineering from 2 teams to **19**, including the company's first product management and design teams, and hired 7 directors.
- Shipped the new client mobile app with the wealth management business, raising digital logins from 31% to **58%** of active client households.