

Charles Ingram

**Executive Vice President and Chief Information and Operations Officer,
Pathward®, N.A. and Pathward Financial, Inc.**

Charles Ingram is the Executive Vice President and Chief Information and Operations Officer of Pathward®, N.A. and Pathward Financial, Inc. In this role, he leads Pathward's Information Technology, Security, Artificial Intelligence, Analytics, Product Management and Strategic Business Operations and Business Transformation.

Prior to being appointed to his current role in July 2025, Ingram was Executive Vice President, Chief Technology and Product Officer since October 2021, and Executive Vice President, Chief Information Officer since March 2020.

Before joining Pathward, Ingram served as Chief Product Officer at Nextiva, Vice President of Information Technology at PetSmart, and as a leader of Technology Innovation and Enterprise Architecture at Yum Brands. Previously, he served in various global technology leadership roles across numerous divisions at Pfizer Pharmaceuticals and Wachovia Bank.

Driven by its purpose to power financial inclusion for all, Pathward Financial is the U.S.-based holding company of Pathward, a national bank focused on increasing financial availability, choice, and opportunity through payments sponsorship and lending. These capabilities provide support to individuals and businesses.

Education

Ingram earned a Master of Business Administration from Wake Forest University in Winston-Salem, North Carolina, and an Interdisciplinary Bachelor of Arts in Business Administration and Computer Science from Furman University in Greenville, South Carolina.

Professional and Civic

As a recognized thought leader, Ingram's insights on innovative technologies like artificial intelligence have been featured in publications such as Barron's and The Enterprisers Project.

Ingram has been recognized for various awards, including the 2022 Arizona CIO ORBIE Award for his work with Pathward, Comparably's 2019 Best Product Department award, and InfoWorld and Forrester Research's 2013 Enterprise Architecture Award. He is a founding Advisory Board Member of the Arizona CIO Council.