

Howard Moseson

Howard Moseson is the Chief Strategy Officer of MUFG Union Bank, N.A. where he is responsible for driving strategic and transformation initiatives across the firm. Prior to MUFG, he worked at Citibank where he was the Global Head of Strategy for Consumer Operations and before that was the Global Head of Strategy for Citi's Commercial Bank. In these roles, he worked across more than 25 countries leading global, regional, and in-country initiatives including digitizing client journeys, enhancing sales effectiveness, bolstering product offerings, and streamlining businesses.

Prior to joining Citibank, Howard was a Partner at McKinsey & Company where he led the Middle Market Banking Practice and was a senior member of the Investment Banking and Risk Practices. Howard also led Mckinsey's Credit Delivery Model Redesign service line.

Prior to McKinsey, Howard was an investment banker for 15 years at firms including Chase, CSFB, Societe Generale and WestLB. As a banker, Howard held a number of positions including heading up and restructuring North American Banking and building a Loan Syndications and Debt Capital Markets platform both at WestLB.

Howard holds BA degrees in Math/Computer Science and Philosophy from Emory University and an MBA from the Fuqua School of Business at Duke University.