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Mr. Bruene founded Financial Innovations, Inc. in 1994 and began publishing *Online Banking Report* in 1995. His responsibilities include directing the content of the company's newsletters and special reports on retail financial services such as online loan originations, small business banking, e-billing & payments, electronic messaging & statements, and self-service. He also works directly with financial institutions providing strategic advice for improving online services, usability, and ROI.



Prior to founding his company, Mr. Bruene led the development of U.S. Bancorp's pioneering online banking program with Microsoft Money. He also worked in consumer loan, credit card, and mortgage product development at First Interstate Bank, Security Pacific Bank, and Caterpillar Inc.

Mr. Bruene is quoted frequently in the business and trade press including, *The Wall Street Journal*, *The Financial Times*, *Forbes*, *American Banker*, *New York Times*, *SmartMoney*, *Money Magazine*, *The Washington Post*, *MSNBC*, *CNNfn*, *PC Week*, and many other publications. He has authored articles for several trade magazines and spoken at numerous industry gatherings including *BAI's Retail Delivery*, *ABA Annual Convention*, and *CBA Executive Convention*. He has also served as an early advisor to several prominent online financial services companies including X.com/PayPal and ING Direct.

Mr. Bruene received his B.S. in Engineering from Iowa State University and a Masters of Business Administration from the University of Washington.