



**Steven D. Fredrickson**  
**Executive Chairman, PRA Group**

Steve Fredrickson is Executive Chairman of the Board of PRA Group, having co-founded the company in 1996. Based in Norfolk, Virginia, PRA is a financial and business services company operating in the U.S., Canada, Brazil, ten European countries, and the UK with more than 5,000 employees worldwide. The company returns capital to banks and other lenders by acquiring non-performing and insolvent loans, working collaboratively with its' customers to design appropriate repayment plans. The company was named one of Forbes' Best Midsize Employers in America in 2016, Fortune's 100 Fastest-Growing Companies in 2012-2014 and one of Forbes' Best Small Companies in America for eight consecutive years through 2014.

Serving as CEO from inception through June, 2017, Mr. Fredrickson led PRA Group from a start-up with four employees to a publicly traded global leader in its' industry.

Mr. Fredrickson's 35-year career in financial services also includes leadership roles at Household Recovery Services' (HRSC) Portfolio Services Group, and Household Commercial Financial Services. Prior to joining Household International in 1989, Mr. Fredrickson specialized in corporate and real estate workouts at Continental Illinois National Bank of Chicago beginning in 1984.

Mr. Fredrickson has an MBA from the University of Illinois (1984) and a bachelor's degree from the University of Denver (1981). He is active in the community where he currently serves as a trustee of the Eastern Virginia Medical School Foundation, and is on the board of St. Mary's Home Foundation. Mr. Fredrickson's past board service includes GWC Warranty and the CIVC Partners Financial Services Advisory Board. His past non-profit board experience includes four terms as at the United Way of South Hampton Roads, member of the Executive Advisory Council of Old Dominion University's Strome College of Business, and trustee of Virginia Wesleyen University.