



Joyce Mulholland St. Clair

Joyce M. St. Clair is a retired executive of The Northern Trust Company, Chicago. She held various Management Committee positions during her 30 year tenure including Chief Risk Officer, President of Operations and Technology, Chief Capital Management Officer and Chief Human Resources Officer. She also did a term abroad in London where she lead the integration efforts during the acquisition of the Barings Financial Services Group (FSG).

Prior to joining Northern Trust Company, Joyce was an Associate Partner at Accenture in their Financial Services Group in Chicago.

Joyce is currently a member of the board of directors for Bread Financial (BFH), a tech-forward financial services company. As well she is on the board of trustees for Dominican University in River Forest, IL, a member of both the Kelley School Dean's Council and the Women's Philanthropic Leadership Council at Indiana University and on the board of the Shedd Aquarium.

She received a B.S. degree in Finance from Indiana University in 1981 and a M.B.A. degree from the University of Chicago in 1991.