

Lessons in LIFE & LEADERSHIP

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GROWING UP IN TEXAS, sports were a cornerstone of my childhood. I've always played team sports where the whole is greater than the sum of its individual parts. That mentality has stuck with me in life and in my career.

As a business leader, I think of myself as a coach. It's my responsibility to build a strong team, design a winning strategy and execute the strategy with excellence to bring the team to victory.

One of the most important steps I took when becoming CEO of the auto finance business was to focus on the people and build a winning team. I quickly learned that many people in the auto industry "grew up," so to speak, in the auto business and have deep subject matter expertise. That level of knowledge and historical perspective is critical—especially because Chase Auto Finance has been in business for over 60 years and the relationships our people have built and sustained are key to our ongoing success.

It was also important for me to balance out that subject matter expertise with people from outside the industry to bring a fresh perspective on issues and challenge the status quo. I always look for four key attributes in people when building a team: passion, good character, people who are intellectually curious and team players—those who know that winning is a team sport.

With this rich and diverse array of skills and knowledge, the business is constantly innovating and pushing the bar higher. At the end of the day, every team needs offense and defense—get the two of them in sync, and you're in business.

In business we are! My team at Chase oversees a \$60 billion portfolio of auto loans and leases for more than three million customers in the U.S. We manage relationships with 75 percent of all U.S. franchised auto dealers. That's more than 14,000 dealerships across the country. And we have seen more than four years of consecutive loan and lease growth. Those highlights are a direct result of great teamwork.

MY ROAD TO THE C-SUITE

My road to becoming a CEO was unconventional at best. I come from very modest beginnings, but from the time I was very young, my parents encouraged me to think big, take risks and grab the opportunities that came my way. I guess you could say these life lessons have been relevant and prevalent in all that I do.

Rather than let my economic status define me, I worked hard in school, excelled in sports, went to college and got involved in career training and development programs. I was accepted into a corporate internship program called InRoads that taught me and my classmates the real value of building and sustaining a professional network.

And that's exactly what I did. I met other people with similar backgrounds who were interested in financial services and shared a passion for succeeding in a corporate environment. Through those connections, I landed my first job at Fannie Mae, which led to a 15-year career in the housing industry and eventually to JPMorgan Chase where I now run a major business for one of the world's leading financial institutions.

Networking and building lasting friendships has given me the support and confidence to take on bigger job responsibilities and a strong sense of community. I have truly benefitted from my mentors, friends and colleagues who represent very diverse backgrounds.



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THE IMPORTANCE OF PAYING IT FORWARD

I am so thankful for the opportunities I've experienced in my career and believe that it's my purpose in life to help and inspire others. The best gift I can give to pay it forward is to continue sharing the helpful advice I've received along the way. *Here are some tips:*

// **DON'T BE AFRAID TO TAKE RISKS**. There will always be highs and lows in a career, but as long as you're able to learn from every experience, and you have confidence in your ability, you will be successful.

// My father would often tell us kids growing up to, "**REACH FOR THE MOON**, because even if you miss, you'll be among the stars." I think that's true not only in business, but in life.

// As a leader, don't be afraid to **EMPOWER YOUR TEAM AND GIVE THEM THE TOOLS TO SUCCEED**. But no matter what, always listen, be humble and understand the needs of individual team members.

Everyone's journey is different. To paraphrase Sheryl Sandberg, "Careers are a jungle gym...if I had mapped out my career when I was sitting where you are, I would have missed it." You'll have to make tough choices along the way—but the journey and the experience is what makes you who you are. Embrace it and find passion in all that you do.

Real success does involve some sacrifice along the way, but always be mindful of the things you should never sacrifice—your integrity, your health, your family and how you treat others. That is what will bring you to the very top. 🎯