



Executive Biography

Colin McGrady

Co-founder

Identifying the need for secure and comprehensive solutions to disputing credit report inaccuracies, Colin McGrady developed his first credit repair software in undergraduate school. In 2008, McGrady revisited this concept as accurate credit reporting became critical and unfavorable credit scores led many Americans to experience difficulty in obtaining home and car loans.

In January 2009, McGrady co-founded Luster with attorney Stephen Harris to offer an affordable, credible solution for consumers disputing inaccuracies and unverifiable information on their credit reports. Together with Harris, McGrady introduced Luster to guide consumers through each step of the credit repair process.

A proponent of consumer rights, McGrady studied the credit reporting industry and worked with partner Harris to create a series documents and letters for consumers to easily and confidently communicate with credit reporting bureaus and creditors while documenting each correspondence.

In addition to the development of Luster, McGrady is the founder and managing director of an international investment bank in Dallas with more than \$20 billion in advised transactions. He previously managed a Dallas-based \$2 billion private equity fund of funds managing a number of institutional investment vehicles including one trading in the United Kingdom.

McGrady also spent three years at a consulting firm, managing clients in Europe, Japan and the United States. He worked in the firm's private equity practice, where he performed due-diligence analyses and acquisition integration assessments for leading buyout and venture capital firms. He also was instrumental in the development of a major computer manufacturer's strategy for entry into the high-end server market in Asia.

McGrady serves as a consumer advocate and studies ongoing credit legislation. He and Harris agree that consumers should have more ability to address inaccuracies in the credit reporting system.

McGrady earned a master's of business administration from Harvard Business School and a bachelor's of arts degree in economics with a Japanese minor from Brigham Young University. McGrady is a CFA charterholder and is proficient in Japanese.

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