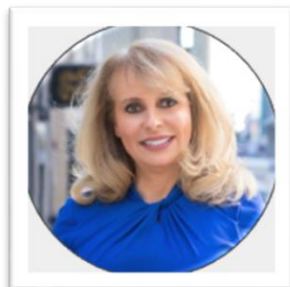




Luz Urrutia



Luz Urrutia joined Opportunity Fund as CEO in 2017, working to build a more inclusive financial system. In her role, Luz is helping to scale the non-profit Community Development Financial Institution (CDFI) to deepen its impact in California and expand its reach nationwide. Already the nation's leading non-profit small business lender – with over \$170 million in small business loans under management – Luz will attract the capital and philanthropic funds and expand the product offerings that will quadruple Opportunity Fund's impact nationally by 2023.

Under Luz's leadership, in March, 2020, Opportunity Fund and Accion, The US Network, joined forces to establish [Accion Opportunity Fund](#), the first organization focused on a national microlending strategy to meet the credit needs of small businesses – developing new products, establishing new partnerships, promoting research and financial education, and leveraging digital technologies to support mission-driven lending.

Luz has spent her career in banking and financial services, particularly in underserved markets, and has won numerous awards for her leadership in the field. She began her career at Wachovia, where she spent 18 years, before founding El Banco de Nuestra Comunidad, a community bank based in Atlanta, Georgia serving the underbanked LatinX population. Luz served as President and Chief Operating Officer from 2001 - 2013. As VP of Retail Sales and Services at Oportun in California, from 2013-2016, Luz's team expanded Oportun's footprint across five states. In 2016, Luz joined Dollar Financial Group as CEO for the Americas to help transform the organization into a responsible consumer finance business for underserved communities.

Luz has served on the Consumer Financial Protection Bureau's Consumer Advisory Board, the Consumer Advisory Council of the Federal Reserve Bank, and on the Board of the Financial Health Network. Currently, she is a Board member for the Silicon Valley Community Foundation. Most recently, she received the Latino Leadership Award by the Silicon Valley Business Journal.

Luz received a B.S., magna cum laude, in Business Administration and Finance and an M.B.A., both from Georgia State University. Luz resides in Mountain View, California.