

Chet Wiermanski: Biography*

Chet Wiermanski is the managing director of Aether Analytics, LLC, a company focused on developing credit bureau-based account acquisition and credit risk assessment platforms based on the sequence and trend interactions between variables. He is a co-inventor of patent pending applications involved with the calculation of anticipatory and historical credit characteristics and credit scores and vintage time series trends derived from current consumer credit reports. As an advisory board member for Black Oak Partners, he assists business partners and lenders with the implementation of solutions based on the direction and velocity of consumer credit scores and credit behavior patterns.

During the past 30 years, Wiermanski was responsible for identifying, evaluating, and developing new platforms involving alternative data sources, predictive modeling, econometric forecasting, and related services. During his tenure and leadership at TransUnion, LLC, his team introduced a wide variety of credit bureau-based solutions in Africa, Asia, North America, and South America. Wiermanski has participated in many industry and government research projects focused on the use and accuracy of consumer credit report information and credit scoring. Recognized as a pioneer and expert on the use of consumer credit report information and credit scoring, he has testified before Congress and is often invited to share his knowledge and experience at industry sponsored events.

*Nothing in the text should be construed as an endorsement of any organization or its products or services.