



Brad Bingham
Army & Air Force Exchange Service
Executive Vice President &
Chief Financial Officer

Brad Bingham is an Executive Vice President and the Chief Financial Officer (CFO) for the Army & Air Force Exchange Service (Exchange), at the organization's headquarters in Dallas.

The Exchange is a non-appropriated fund entity of the Department of Defense. Established in 1895, the Exchange is the 54th largest retail organization in the U.S. With annual revenues of \$8.5 billion, the Exchange employs approximately 29,000 associates, including military personnel.

In the last 10 years, the Exchange benefit has provided \$3.5 billion in earnings for critical military Quality-of-Life programs such as outfitting more than 600,000 Warfighters at cost annually, providing school meal support for Department of Defense Education Activity facilities overseas and delivering needed services to locations impacted by natural disasters.

Bingham's position is commensurate in rank to a member of the Senior Executive Service. As CFO, Bingham is responsible for maintaining the financial integrity of the Exchange system and providing management control of financial requirements and resources.

The Exchange operates more than 5,000 facilities, including department and convenience stores, restaurants, malls, movie theaters, gas stations and other specialty retail businesses on military installations. The Exchange's operations span 50 states, four U.S. territories and more than 30 countries. Additionally, the Exchange Credit Program manages a \$2.2 billion credit card receivables portfolio.

To support readiness and provide foreign-based service members and their families with U.S. products, the Exchange operates bakeries in Europe and Asia and water bottling plants in Europe under 10 brand licenses from U.S. consumer goods companies, including Wonder Bread, Krispy Kreme and Culligan.

The Exchange recruits, hires, promotes and retains a diverse and inclusive workforce. A major employer of Veterans and military spouses, the Exchange has hired more than 1,900 Wounded Warriors since 2010 and more than 57,000 Veterans and military spouses since 2013.

Bingham was born in Oklahoma City. He attended Southern Methodist University, earning a Master of Business Administration from the Cox School of Business. He also earned a Bachelor of Science in Finance from Oklahoma State University.

Bingham began his Exchange career as a Financial Analyst I at Exchange headquarters. Since that time, he has held a variety of Exchange positions, including Financial Analyst II and III (serving in the latter role first at Exchange headquarters, then Mainz-Kastel, Germany); Senior Project Manager; Pension Analyst; Chief/Director, Financial Analysis; and Vice President, Financial Analysis. He was named to his current position in October 2020.

Bingham has deployed to Kuwait and Iraq for Operation Iraqi Freedom and Operation Enduring Freedom. His performance over his career has earned him numerous Exchange awards, including two Extraordinary Achievement awards and the Superior Accomplishment, Thanks for Caring and Sharing, Thanks for Serving, and Thanks for Contributing awards.

(Current as of Aug. 2023)