



Brenda J. Gaines Retired President and CEO Diners Club North America



Brenda J. Gaines served as President and Chief Executive Officer of Diners Club North America, a division of Citibank, from 2002 until her retirement in March 2004. She also served as President of Diners Club, the nation's oldest credit card, from 1999 to 2002 and held a number of senior management positions within Citigroup since 1988.

At Diners Club, Ms. Gaines has been credited with integrating its North American business and broadening the card's acceptance to include businesses beyond travel and entertainment. She also oversaw the launch of two new credit cards and a rewards program for Diners Club card holders.

From 1983 to 1987, Ms. Gaines worked in various management positions for the City of Chicago, including Commissioner of Housing and Deputy Chief of Staff to the Mayor, where she was responsible for implementing mayoral initiatives, developing policies and goals and helping manage the daily operations of the city's 42 operating departments. Ms. Gaines also held a series of positions of increasing responsibility at the regional level for the United States Department of Housing and Urban Development.

Ms. Gaines has received numerous awards for leadership, including being recognized by *Fortune Magazine* as one of the *Most Powerful Black Executives in America* by *Black Enterprise Magazine*, as one of the *Top 50 Blacks in Corporate America* by *Ebony Magazine*, as one of the *15 at the Top In Corporate America*, and by *Travel Agent Magazine* as one of the *Most Powerful Women in the Travel Industry*. She also received a *Woman of Achievement Award* from the Anti-Defamation League. *Crain's Chicago Business* recognized her as one of the *100 Most Influential Women* in 2004, and she received the Women's Foodservice Forum's 2004 *Trailblazer Award*.

Ms. Gaines currently serves on the board of directors of four public companies: Tenet Healthcare Corporation (NYSE:THC), AGL Resources Inc. (NYSE:GAS), Federal National Mortgage Association (Fannie Mae), and Office Depot, Inc. (NYSE:ODP).

Ms. Gaines received her bachelor's degree from the University of Illinois at Champaign-Urbana and her master's degree in public administration from Roosevelt University in Chicago, where, in 2000, she was honored with the *Otto Wirth Award for Lifetime Achievement*.

Ms. Gaines was elected to Tenet's board of directors in March 2005. She is a member of the Compensation Committee and the Quality, Compliance and Ethics Committee.