



## Toinette Miller

Director

PFM Group Consulting LLC

Toinette Miller is a director at PFM. She is a seasoned financial services professional with over 25 years of banking experience working with government, healthcare, higher education, and not-for-profit clients to streamline and automate their critical treasury functions. As a part of PFM's treasury consulting team, Toinette will work closely with clients to determine their banking requirements and the ideal suite of services to be solicited in their banking RFPs to meet their operational objectives.

Prior to joining PFM, Toinette worked for 20 years with J.P. Morgan Chase holding a variety of roles in sales, implementations and relationship management including national treasury services sales director, merchant services sales manager and commercial card team lead.

Early in her banking career, Toinette implemented and managed the very complex state of Texas commercial card program including direct management and support of over 1100 Texas agencies and municipalities. The program saw significant growth expanding to state agencies, universities, cities, counties, school districts, special districts and not-for-profit entities within Texas and beyond. The program started at \$200,000 in annual spend and grew to nearly \$1B in charge volume, bringing operational efficiencies and becoming a significant source of revenue for the state of Texas.

Toinette has also worked for Bank of America and Prudential Insurance and Financial Services.



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### Contact

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### Specialties

State & Local Governments,  
Healthcare, Higher Education

Consulting

### Education

B.S. in Business  
Administration  
Arizona State University

B.S. in Justice Studies  
Arizona State University

M.B.A. in Management  
Western International University

**Started with PFM:** 2022

**Started in the Field:** 1996