



RICHARD ALLEN

VICE PRESIDENT, BRANCH OPERATIONS, NAVY FEDERAL CREDIT UNION

With more than two decades of experience in the financial services industry, Richard Allen, who first joined Navy Federal Credit Union in 2010 as a branch manager, has held a number of key leadership roles in the institution's branch operations and in NFCU's training and development arena. A proven leader and coach, Allen says his professional goal has always been to create an environment that facilitates empowerment, innovation and dialogue.



RYAN BELL

PRESIDENT, MIDLAND CREDIT MANAGEMENT

As president of Midland Credit Management, an Encore Capital Group company, Ryan Bell oversees Encore's U.S. debt purchasing line of business. Bell also is responsible for the strategic direction and financial performance of this business subsidiary. Previously, as executive VP and COO, Bell was responsible for all operational units of Midland and as senior VP of operations, he led Encore's internal legal, legal outsourcing, and bankruptcy operations. Prior to joining Encore in 2011, Bell spent 11 years in marketing and analysis at Capital One Financial.



DANA ALLIGOOD

MARKET EXECUTIVE GLOBAL COMMERCIAL BANK, BANK OF AMERICA MERRILL LYNCH

Dana Alligood oversees BofA's healthcare, education and not-for-profit divisions in the western U.S. In her role, Alligood oversees a team of financial professionals who cover California, Oregon, Washington, Arizona, Nevada, Alaska and Hawaii, and who are responsible for delivering the full breadth of Bank of America services to healthcare and institutional clients.



RICK BENITO

SVP, NATIONAL SBA LENDING, BANK OF AMERICA

As national SBA leader at BofA, Rick Benito works with Washington D.C., SBA district offices and organizations providing capital for businesses. Benito serves on boards focused on education, veterans and economic development and also chairs the bank's Military Support and Advisory group. Benito joined Bank of America in 1995 and has served in a variety of roles including business banking market manager and consumer banking district sales manager. Prior to joining BofA, he spent six years at Wells Fargo as vice president and manager. His previous career experience includes positions in sales and operations for Xerox Corporation. Benito also served as a lieutenant in the Navy.



ISAI AMAYA

REGIONAL PRESIDENT OF THE SAN DIEGO BRANCH BANKING DIVISION, UNION BANK, MUFG

Throughout his 19-year banking career, Isai Amaya has dedicated himself to helping customers, colleagues and the community. Amaya, who has a Bachelor's from CSU Long Beach and is pursuing an executive MBA at the USC, first started with the bank in 2004 as a branch manager and has served in increasingly higher roles, including regional manager and regional president.



BILL BIRNIE

PRESIDENT AND CEO, FRONTWAVE CREDIT UNION

Bill Birnie leads Frontwave Credit Union, a member-owned not-for-profit financial institution. Birnie has over 30 years of credit union experience and previously served as president and CEO of Eagle Community Credit Union. A veteran of the U.S. Marine Corps (Sergeant Major-Ret.), Birnie also serves on the Defense Credit Union Council, Oceanside Chamber of Commerce, Camp Pendleton Historical Society, Moonlight Cultural Foundation, Armed Forces Financial Network and as faculty member at Western CUNA Management School.



ESHEL BAR-ADON

EXECUTIVE VP, STRATEGIC PARTNERSHIPS AND CHIEF LEGAL OFFICER, AXOS FINANCIAL/ AXOS BANK

As chief legal officer at Axos, Eshel Bar-Adon has successfully guided the company through multiple complex M&A transactions. Bar-Adon directly manages the company's high-value litigation matters and is a key contributor to Axos's successful pandemic response strategy. He led the company's involvement in the Community Connect scholarship program and is an active member of Innovative Payments Association, Congregation Beth El, Texas Ex-Students Association, Association of Corporate Counsel and the IPA Financial Crimes Task Force.



TOSHA BLACKSHEAR

VP, RELATIONSHIP MANAGER COMMERCIAL BANKING, BANK OF AMERICA

Tosha Blackshear leads a team of specialists at BofA focused on understanding individual client's unique needs in order to deliver strategic financial guidance and solutions. Blackshear's mission is to help local companies thrive by achieving their business goals, no matter how simple or how complex. She is the co-founder and co-chair of the Bank of America Black Professional Group for San Diego, Orange County and Inland Empire and sits on the board of the San Diego Urban League.



PAUL BARBER

MANAGING GENERAL PARTNER, JMI VENTURES

Paul Barber joined JMI Equity in 1998 and is chairman of the firm. Barber has been working with software companies for more than 30 years and has served on over 25 private, public and nonprofit boards. He is currently a director of Applied Systems and UKG. Barber served as board chair of ServiceNow (NYSE: NOW) from its original funding in 2005 until 2016. Prior to joining JMI Equity, Paul worked at Merrill Lynch and Microsoft. He is a graduate of Stanford University and Harvard Business School.



GORDON BOERNER

SVP AND WESTERN REGIONAL BANKING MANAGER, U.S. BANK

Gordon Boerner has worked in the local banking industry for more than three decades, including stints at First Interstate and San Diego National banks. At U.S. Bank since 2015, Boerner oversees 16 offices across seven states. He is active in many civic and nonprofit groups, including serving as chairman of the city's Economic Development Revolving Loan Fund and the Microenterprise Loan Committee for the International Rescue Committee. A graduate of SDSU and Pacific Coast Banking School at University of Washington, Boerner is also past president of the Scripps Ranch Civic Association.



JENNIFER BARNES

CEO & FOUNDER, OPTIMA OFFICE

Jennifer Barnes leads Optima Office, an outsourced accounting and human resources firm with over 70 employees. Optima, which Barnes founded in 2018, also provides fractional CFOs and COOs to companies in every industry. She was recently named the Medium Company Award Winner at SDBJ's 2021 Business Women of the Year Awards. Barnes graduated from the University of Arizona with a degree in finance and marketing. Barnes began her career as a consultant and quickly found herself in the role of controller or director of accounting for numerous companies and nonprofits throughout San Diego. She has an MBA from SDSU and completed the Becker CPA courses.



RICK BREGMAN

SAN DIEGO MARKET PRESIDENT AND NATIONAL CO-HEAD HEALTHCARE COMMERCIAL BANKING, BANK OF AMERICA

A 33-year banking veteran, in his role at BofA, Rick Bregman is responsible for maximizing business, civic and philanthropic impact for the bank in the region. Highly active in the community and on nonprofit boards, Bregman has been with BofA since 1992. Previously, he worked for Security Pacific and Union banks. Bregman is a graduate of Claremont McKenna College.



DAVID BROOKE

PRESIDENT AND CEO, MYPOINT CREDIT UNION

David Brooke has been with MyPoint Credit Union for over two decades and has served as the institution's leader since 2015. In his current role, Brooke is responsible for the management of over \$600 million in assets for MyPoint, which serves 30,000 members in San Diego and Riverside counties. Brooke, a CPA, is a graduate of SDSU and Grossmont College. From 2007 through 2009, he was selected to a prestigious group of credit union executives tasked by the Filene Research Institute with innovating and implementing new ideas for the industry.



CRAIG DUPPER

FOUNDER AND MANAGING PARTNER, ELAN GROWTH PARTNERS

Craig Dupper leads Elan Growth Partners, a private equity firm headquartered in Carlsbad that invests in lower middle market companies operating in the manufacturing, niche software, business services and food sectors that seek to accelerate growth and unlock embedded enterprise value. Investing \$5-25 million of equity per transaction, Elan helps businesses evolve to the next level. Dupper joined the firm in 2018. Previously, he was a partner for two decades at Solis Capital in Newport Beach.



BAMBOS CHARALAMBOUS

MANAGING DIRECTOR AND SAN DIEGO TEAM LEAD, J.P. MORGAN PRIVATE BANK

Bambos Charalambous oversees a team of local professionals who provide wealth management advice, strategies and services to successful individuals, family offices, foundations and endowments throughout the San Diego area. Charalambous delivers wide-ranging financial advice across investments, credit, banking, fiduciary and estate planning. He has over 15 years of experience in financial services at J.P. Morgan. Prior to assuming his leadership role in San Diego in 2019, he served as a banker at J.P. Morgan Private Bank in London. A graduate of England's University of Bath, Charalambous co-chairs JPMorgan Chase's San Diego Market Leadership Team and is responsible for the firm's community engagement throughout San Diego County and Southern California.



DAVID DUVAL

PRINCIPAL, CLAIBORNE ADVISORS

David Duval has run Claiborne Advisors for more than two decades. The firm focuses on M&A and institutional growth capital needs in the \$5 to \$50 million range. Duval spent eight years on Wall Street and also worked in real estate in Colorado before coming to Southern California. For the past 20 years, he has been involved in sell-side M&A transactions in California and New Mexico, with a focus on founder/owners and small public company spinoffs.



ALLEN CINZORI

MANAGING PARTNER, SOFTWARE EQUITY GROUP

Allen Cinzori utilizes his deep understanding of software industry trends, markets and transactions to negotiate the sale of software companies for Software Equity Group. Cinzori oversees SEG's business strategy, builds key relationships within the software community, leads client transactions from commencement to closing and manages business development. While he says he enjoys all aspects of his role as SEG's managing partner, Cinzori's primary focus is negotiating the best possible outcome for SEG's clients. He is a graduate of Cal Poly and holds an MBA from USC's Marshall School of Business.



ERIC ELLINGSEN

CEO, CALIFORNIA BANK & TRUST

Eric Ellingsen has been with California Bank & Trust for two decades and became the institution's CEO earlier this year after serving as president and COO since 2016. Ellingsen, who has an MBA from UCLA's Anderson School of Business, plays an active role supporting many area nonprofit and professional groups, including recently serving as the chairman of board for the Western Bankers Association. He was also recognized in 2014 as SDBJ's CFO of the Year in the Large Public Company category.



DAVID H. CREAN

MANAGING GENERAL PARTNER, COAST BIOVENTURES

David Crean heads Coast BioVentures, an emerging life sciences-focused venture fund. Crean also is a managing partner with Cardiff Advisory, an investment banking firm focused on providing strategic and financial advisory for M&A, partnering and capital financing transactions within life sciences. Working in the life sciences, healthcare and biopharma industries for over 25 years, Crean is regarded as a thought leader and influencer and effectively leverages his extensive sell- and buy-side experiences with business owners, boards, entrepreneurs and investors.



KIM FOLSOM

CEO, FOUNDERS FIRST CAPITAL PARTNERS

Kim Folsom is a serial entrepreneur who has been founding, leading and growing innovative companies for more than 25 years. As a "social" entrepreneur, Folsom is dedicated to addressing disparities in revenue and job growth among businesses led by underrepresented founders. Folsom is the co-founder of Founders First Capital Partners, the largest provider of growth funding for service-based businesses. Folsom's team recently closed an oversubscribed Series A funding round, which will help accelerate the deployment of a \$100 million credit facility from Community Investment Management.



DAVID DIAMOND

MANAGING DIRECTOR, CBIZ

With more than 40 years of experience in the public accounting industry, David Diamond brings a unique perspective to his approach to client service. Diamond helps both public and private companies grow and advises management on when a company should be sold. In industry, he has been president of his own manufacturing company as well as finance director for a division of Allied Signal. In public accounting, Diamond was an instrumental team member that helped grow two local CPA firms that were later acquired by national CPA firms. Diamond's expertise includes the ability to assist in financing, strategic business planning and implementation both at a national and international level.



STEPHEN FRIEDMAN

REGIONAL PRESIDENT & EXECUTIVE VICE PRESIDENT

Stephen Friedman has served as the regional president of San Diego and Orange County for Pacific Premier Bank since 2018. With over twenty years' experience in commercial banking, Friedman has overseen the continued growth of Pacific Premier's commercial banking segments in these markets, and was recently promoted to senior EVP. Recently, Friedman was instrumental in integrating PPB's recent acquisition of Opus Bank, which strengthened PPB's presence in the San Diego market.



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Membership required. *No Closing Costs offer available for owner occupied primary residential purchases, properties owned free and clear and external (non-SDCCU) refinances only. Refinance not available on Power Purchase loans. Existing SDCCU home loans may be refinanced to the 5/5 ARM but are not eligible for the No Closing Costs offer. Subject to approval. SDCCU will pay your closing costs including but not limited to: lender's title insurance, title services, appraisal, tax service, credit report, flood certification and recording fees. Paid closing costs do not include pre-paid interest, rate lock extension, rate re-lock, rate float down, homeowners insurance, initial escrow deposit, owner's title insurance, or city and/or county transfer tax. Primary residential purchase transactions where seller and/or agent contributions are provided will be applied to the non-recurring closing costs first. In the event seller/agent contributions do not cover all eligible closing costs, SDCCU will cover any eligible remaining costs. Borrower may select escrow and/or title company. Other restrictions may apply. Reimbursement of closing costs: if the loan is paid off within 36 months of origination, a prorated amount of closing costs will be added to the loan payoff amount. SDCCU will not reimburse for any unused seller/agent contributions.

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STEPHEN GAMP
DIRECTOR, BANC OF CALIFORNIA

Stephen Gamp is a director with Banc of California's Private Bank and has over two decades of experience serving the financial needs of San Diego's business community. Actively connecting corporate clients with impactful organizations, Gamp's knowledge and expertise helps Banc of California clients thrive. Gamp serves as treasurer on the board of La Jolla Music Society and is a committee member with SDSU and The Campanile Foundation Arts Committee.



TERESA HALLECK CAMPBELL
PRESIDENT AND CEO, SAN DIEGO COUNTY CREDIT UNION

Since 2010, Teresa Campbell has led San Diego's largest locally owned financial institution, which has over 423,000 customers and \$10.5 billion in assets. She was recently named a Large Company Award Winner at SDBJ's 2021 Business Women of the Year Awards" before the sentence A financial industry veteran, prior to joining SDCCU, Campbell held positions as president and CEO of Golden 1 Credit Union and president and CEO at State Employees Credit Union of Maryland. Named Business Leader of the Year in 2018 by the North San Diego Business Chamber and SDBJ's CEO of the Year in 2019, Campbell is a graduate of the University of Maryland and Johns Hopkins University.



GREG GARRABRANTS
PRESIDENT AND CEO, AXOS BANK

As the leader of Axos Bank since 2007, Greg Garrabrants has helped Axos, which has approximately \$14.4 billion in assets, consistently rank as one of the highest-performing banking institutions in the country. S&P Global Market Intelligence has named Axos one of the nation's top five public thrifts for 11 years in a row. Prior to joining Axos, Garrabrants was a senior VP and head of corporate business development at the nation's seventh largest thrift, focusing on entry into new business segments, mergers and acquisitions, joint ventures and strategic alliances. He began his career at Deloitte Consulting in the financial advisory services and litigation support practices.



KAREN HARRISON
SVP, NATIONAL SBA EXECUTIVE, BANK OF AMERICA

Karen Harrison is a successful senior management and marketing executive with over 25 years of sales, advertising, corporate communications and operations management expertise. She has been with BofA for more than a decade and is an 8-year recipient of the bank president's Volunteer Service Award. Harrison also has been recognized with the Bank's Global Diversity & Inclusion Award. She is a current Board member of NAWBO and past board member of Junior Achievement, LEAD San Diego and YMCA.



ERIC GASSER
FOUNDING PARTNER, SEED SAN DIEGO

Eric Gasser has played an active role in the local investment community since 2012. Starting as a board member and Hi-Tech screening chair with Tech Coast Angels, Gasser helped the organization thrive as local investing accelerated. He went on to co-found SEED San Diego, an early-stage investment collaborative, and assisted in the formation of Ad Astra Ventures to support female founders. Today Gasser spends his time working with portfolio companies and looking for new opportunities to help great companies at the earliest stages. He also volunteers at local universities and with the USOPC to help others kickstart their business ventures.



WILLIAM D. JONES
PRESIDENT AND CEO, CITYLINK INVESTMENT

William Jones has guided CityLink, a San Diego-based real firm that provides real estate development and acquisition services, since 1993. Jones has served as a director at Semptra since 1998 and also sits on the board of directors at Biogen. In addition, Jones acts as director and board chair for funds under management by the Capital Group and Capital Group Private Client Services.



DAVID GILBERT
FOUNDER AND CEO, NATIONAL FUNDING

David Gilbert is a champion of American small business owners. Gilbert leads National Funding, a company he founded in 1999. The firm serves American small business owners by providing funding solutions to meet their needs. National Funding has provided over \$2 billion in capital for more than 60,000 businesses and been recognized nine consecutive years (2012-20) on the SDBJ list of 100 Fastest Growing Companies.



JASON KRUGER
PRESIDENT AND FOUNDER, SIGNATURE ANALYTICS

In 2008, Jason Kruger founded Signature Analytics, an accounting, finance, and business advisory firm that focuses on helping business leaders improve performance and achieve their goals by gaining greater visibility into their financial and operational data. Under Kruger's stewardship, Signature has grown significantly and today employs more than 85 finance professionals throughout Southern California. Before starting Signature, Kruger worked at Deloitte & Touche and Moss Adams.



MARK GRESCOVICH
PRESIDENT & CEO, BANNER CORPORATION & BANNER BANK

Mark J. Grescovich joined Banner in 2010 with an extensive background specializing in finance, credit administration and risk management. Under his leadership, Banner has executed a successful turnaround plan involving credit stabilization, improved risk management, a secondary public offering and other capital raising activities, and a return to profitability. Before joining Banner, Grescovich was executive VP and chief corporate banking officer at Akron, Ohio-based FirstMerit Bank.



ARAMA KUKUTAI
PARTNER, FINISTERE VENTURES

Arama Kukutai is a co-founder and partner at Finistere Ventures, a pioneering venture firm dedicated to agritech. Kukutai has been an investor and entrepreneur in the agribusiness sector for over 20 years. He served as executive chairman of PKW Farms, a successful diversified investment entity involved in dairy farming and aquaculture activities in New Zealand, Asia and Australia. Before emigrating to the U.S., Arama also led the New Zealand government's Trade & Investment agency in North America. He helped guide the creation of Finistere's global portfolio and AgTech network, which includes offices in New Zealand, Tel Aviv, Israel, Dublin and San Diego.



ALAN LANE
CEO, SILVERGATE BANK

Alan Lane has held the top job at Silvergate Bank since 2008. Lane is also president of the bank's holding company, Silvergate Capital Corp. He came to Silvergate during the Great Recession and helped establish the institution's mortgage warehouse lending division, which immediately proved profitable. Lane has served on the boards of John Paul the Great Catholic University and Natural Alternative International. He is a graduate of SDSU.



ALLISON LONG PETTINE
MANAGING PARTNER, RIDGE GROUP INVESTMENTS

Allison Long Pettine heads Ridge Group Investments, a private investment company that focuses on real estate, venture capital and private equity. Pettine has led Ridge Group since January 2020. Pettine also is a founder of Crescent Ridge Partners, a venture fund that provides seed capital to early-stage start-ups. In 2018, she was also a founding partner in Ad Astra, which invests in female founders, helping them change the way they see themselves and the world in order to successfully fund, grow, and scale their businesses. Pettine has an MBA from UCLA's Anderson School of Management.



TODD LANE
PRESIDENT AND CEO, CALIFORNIA COAST CREDIT UNION

Todd Lane leads California Coast Credit Union, the longest-serving credit union in San Diego County, with more than \$3 billion in assets, over 192,000 members, 26 branch locations and 540 employees. Lane has helmed CCCU since 2014 and also served as the institution's CFO for five years before assuming leadership of CCCU. Previously, he served as executive VP and CFO at WesCorp. He has a degree in finance from SDSU and an MBA from Pepperdine.



SHAUN LUCAS
PRESIDENT AND CEO, MONTEREY FINANCIAL SERVICES

Shaun Lucas has been with Oceanside-based Monterey Financial Services for more than two decades and has been the firm's CEO since 2018. Lucas specializes in alternative B2C financing solutions that help the company's clients increase their sales and cash flow. He is responsible for overall company execution and evolution in all departments while guiding the executive management team. Prior to taking the helm at Monterey, Lucas was VP of operations. He has a biochemistry degree from Idaho State University.



SHELDON LEWIS
MANAGING PARTNER, BLUEPRINT EQUITY

Sheldon Lewis has been the managing partner at BluePrint Equity, a tech-focused venture capital firm, since 2018. Previously, Lewis was a senior executive at PayLease and also worked at Mainsail Partners, where he was responsible for sourcing and executing new investments as well as working with current portfolio companies. He graduated from the University of Colorado at Boulder with a B.S. in finance and an M.S. in accounting.



JOHN MAGUIRE
DIVISION CEO, TORREY PINES BANK

John Maguire is the founding officer at Torrey Pines Bank, which launched in 2003 as a subsidiary of Western Alliance Bancorporation. Maguire has been actively involved with the YMCA for more than 25 years and is a past board chair of YMCA of San Diego County. He has a Bachelor's degree from USD and also is a graduate of Seattle's Pacific Coast Banking School.



QUINN LI
SENIOR VICE PRESIDENT & GLOBAL HEAD, QUALCOMM VENTURES

Quinn Li oversees Qualcomm's \$1B global venture investment portfolio of 150-plus companies across seven global regions. Li and his team invest in key areas including 5G, AI, Automotive, Enterprise and IoT to help expand Qualcomm's ecosystem of customers and partners. He currently serves as a board member or observer in Airspan, ClearMotion, Cohesity, Innovium, Pensando and RetailNext. Li has led over a dozen investments with successful exits in A123 Systems, Eero, InvenSense, Powercloud Systems and Zoom. He started his career as an engineer working on 3G wireless technology at Lucent.



SILVIA MAH
FUND MANAGER, SAN DIEGO ANGEL CONFERENCE

Silvia Mah is a native of Venezuela who over a distinguished career has evolved from a scientist to an investor and advocate leading a powerful campaign dedicated to funding startups led by women and people of color. Mah is a self-described "social impact" investor who co-founded Ad Astra Ventures, Stella Labs, Stella Angels and the 'She Invests!' podcast. She holds an MBA from UCSD's Rady School of Management and a Ph.D in marine biology from UCSD's Scripps Institution of Oceanography.



JAY LICHTER
MANAGING PARTNER, AVALON VENTURES

Dr. Jay Lichter is an entrepreneur and seasoned investor in the biotechnology and pharmaceutical arena with over 25 years of expertise in management, scientific research and business development. Throughout his career, Dr. Lichter has applied an uncanny combination of business acumen and deep technical knowledge to create commercially viable licensing and M&A deals worth in excess of \$1 billion. During a storied career, he has led investments in Carolus, Otonomy, Sova and Zacharon Pharmaceuticals.



CHRIS MARSH
MANAGING DIRECTOR, UBS FINANCIAL SERVICES

Utilizing the deep resources of UBS, Chris Marsh leads the firm's employees in San Diego and Hawaii, helping them to anticipate needs of clients and address those needs in forward thinking, creative ways. Marsh is passionate about "giving back" and engages in numerous community philanthropic efforts, with a focus on using wealth for furthering societal good. He has been UBS for nearly two decades and has a Bachelor's in MIS and finance from the University of Virginia.



MARY ANN MCGARRY
CEO, GUILD MORTGAGE

Mary Ann McGarry, a member of Guild's board of directors since 1988, leads the development and execution of the company's strategic plans and objectives while directing all corporate and subsidiary operations. She started her career with Guild in 1984 and has been one of the driving forces in formulating and executing the firm's financial, operational and technology strategies. She is a USD graduate and founder of the Guild Giving Foundation.



STEVE O'CONNELL
PRESIDENT AND CEO, NORTH ISLAND CREDIT UNION

Encinitas resident Steve O'Connell successfully led the \$4 billion financial institution through the pandemic with a focus on giving back to area communities. Under O'Connell's leadership in 2020, NICU provided \$85 million in PPP loans to 920 small businesses, saving 9,000 jobs across Southern California. During the pandemic, NICU also deferred \$382 million in loans and launched DEI initiatives to support employees, members and communities. The institution also has contributed \$2 million to local education and military programs in the past five years.



DAVID MICHAEL
MANAGING PARTNER, ANZU PARTNERS

David Michael co-leads Anzu Partners, one of San Diego's largest venture capital firms. Anzu backs "deeptech" spinouts from UCSD, CalTech, and other institutions. Michael also holds a faculty position at UCSD. Prior to joining Anzu, he advised technology and life sciences companies as senior partner at Boston Consulting Group. He is a board director at Bioskryb Genomics, InterVenn Biosciences and ImmunoScape—a cell therapy discovery firm operating a Sorrento Valley lab.



MICHELLE OROSHAKOFF
MANAGING DIRECTOR AND CHIEF RISK OFFICER,
LPL FINANCIAL

Michele Oroschakoff leads the 850-person Compliance, Legal & Risk team at LPL Financial, the nation's leading independent broker-dealer, offering an integrated platform of proprietary technology, brokerage and investment advisor services to more than 16,000 financial professionals and approximately 700 financial institutions. She has a law degree from the University of Michigan and currently serves as the president of the Securities Industry & Financial Markets Association Compliance & Legal Society.



JOSEPH MISHRIKI
REGION PRESIDENT, WELLS FARGO BANK

Joseph Mishriki has a passion for developing future leaders. Mishriki, who oversees the bank's San Diego, Inland Empire and Palm Springs business, joined Wells Fargo in 1992 and has been with the institution his entire career. He has been a board member at the Carlsbad Chamber of Commerce and an executive board member at CSUF Mihaylo College of Business and Economics. He is a graduate of the Pacific Coast Banking School at the University of Washington.



CHIP F. PARKER
PRESIDENT AND CEO, LABX VENTURES

Chip Parker is a leader in the Angel Investor and Venture Capital industry, with 15 successful exits ranging from IT to biotech. Parker is also the founder of the Tech Coast Initiative to brand and attract capital supporting innovation and also serves as the chief architect of the new scientific discipline of Venture Science Capital. Parker, a U.S. Coast Guard veteran, specializes in developing lead platform paradigm-shift opportunities as well as new category design and implementation.



TERRY MOORE
MANAGING PARTNER, MOORE VENTURE PARTNERS

Moore Venture Partners invests alongside top venture capital firms in technology and life science companies at early and growth stages. Terry Moore, a passionate sailing enthusiast, started Moore Venture Partners in 2011. He is also chairman and founder of the VC Roundtable, a private forum for entrepreneurs, venture capitalists and private investors. Prior to founding his own firm, Moore was executive director at Morrison & Foerster Venture Network.



JULIAN PARRA
SVP, REGION EXECUTIVE, BANK OF AMERICA

Julian Parra leads a team of financial professionals at BofA who deliver strategic, integrated financial advice and solutions to companies throughout California and Nevada with \$5 million to \$50 million in annual revenues. Parra joined the bank in 1989. His 31 years of experience in the banking industry have included positions in finance, marketing, product management and product development. He has also held management positions in BofA's Global Banking and Markets unit, with responsibility for sales of global treasury management solutions to clients in Aerospace/Defense, Energy, Oil & Gas, Sports Leagues/Franchises, Food & Beverage and Global Industrials.



A.J. MOYER
PRESIDENT AND CEO, C3BANK

A.J. Moyer started in public accounting as a CPA with KPMG after graduating from USD, where he was Valedictorian of his class. Prior to joining C3bank, Moyer served as VP of Business Development and Analysis for a subsidiary of Masco Corporation. Moyer was promoted to CEO in March 2016. Under his guidance, C3bank has grown from \$130 million in assets to \$675 million in assets, all of which has been driven organically. Prior to joining the bank, Moyer served as VP of financial planning and business development at Behr Process Corporation, the largest supplier of premium paints and stains to the North American DIY home improvement market.



ALAN PROHASKA
REGIONAL PRESIDENT AND HEAD OF CORPORATE
BANKING, PNC

Alan Prohaska coordinates PNC's efforts throughout San Diego, implementing all local sponsorships and philanthropic investments that align with PNC's community-based goals and initiatives. He also is responsible for leading the overall growth of PNC in San Diego County, with a specific focus on Corporate Banking, leading a team of bankers who provide debt capital, bank services and financial advice to corporations. Prohaska's team focuses on both investment grade and non-investment grade clients and prospects across all industries.



MANUEL RODRIGUEZ
MARKET PRESIDENT, U.S. BANK

Manuel Rodriguez manages U.S. Bank's commercial banking business in the greater San Diego area. Previously, Rodriguez, who has worked in the banking industry for two decades, was a VP and relationship manager for U.S. Bank's gaming division, with responsibilities that included managing client relationships, loan structuring and business development.



DEBRA SCHWARTZ
CEO, MISSION FEDERAL CREDIT UNION

Debra Schwartz has led Mission Federal Credit Union since 2008, where she turned the struggling institution around by focusing on inspiring and motivating her management team and frontline employees—and boosting the institution's philanthropic efforts. In just one year -- and amid a global pandemic -- Mission Fed grew from \$4 billion to \$5 billion in assets under Schwartz's leadership. Mission Fed employees, members and the San Diego community raised a total of \$680,342 for local nonprofit organizations in 2020 -- all driven by Schwartz's leadership and dedication to serving the community.



AARON RYAN
SAN DIEGO REGION MANAGER, MIDDLE MARKET BANKING, JPMORGAN CHASE & CO.

San Diego native Aaron Ryan is the San Diego market leader for the JPMorgan Chase's Middle Market Banking Specialized Industries (MMBSI). Ryan serves businesses with \$20 million to \$500 million in revenue, leading a team of commercial bankers that delivers the firm's global capabilities to local businesses including credit and financing, treasury and payment services, international banking, asset management and investment banking.



STEVEN SEFTON
PRESIDENT, ENDEAVOR BANK

Steven Sefton leads Endeavor Bank, which serves the needs of privately held businesses and the personal banking needs for the key executives that own and manage these companies. Sefton specializes in "consultative banking," which enables the bank to make key business connections to help companies scale while tackling challenging business issues. Prior to joining Endeavor, Sefton was a senior VP at Citizens Business Bank and a regional VP at Mellon. He holds a Bachelor's in finance and banking from the University of Texas at Austin.



OMAR SALAH
MANAGING DIRECTOR, HEAD OF SMALL BUSINESS BANKING, UNION BANK

Omar Salah oversees a team at Union Bank that serves 200,000 small business clients across the West Coast. Salah, who joined Union Bank in 2001, has an MBA from UC, Irvine. He's a member of the bank's diversity and inclusion committee and is a board member at Junior Achievement. Salah began his career at Union Bank in 2001 with the firm's management training program and has held various leadership positions across Union Bank within consumer finance, payments, retail banking, business banking, and operations. He is a recipient of the prestigious Culture of Excellence Award granted by Union Bank's parent company, Tokyo-based MUFG.



JEB SPENCER
CO-FOUNDER AND MANAGING PARTNER, TVC CAPITAL

In 2006, Jeb Spencer co-founded TVC Capital, a software-focused growth equity firm headquartered in San Diego. During his career, Spencer has served on the board of directors of 17 public and private software companies and has actively participated in over 35 buy- and sell-side transactions, including more than 10 investment exits. Spencer, who has an MBA from Harvard Business School, is currently focused on investments in SaaS companies with at least \$10 million of revenue.

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ADAM STETTNER

FOUNDER AND CEO, RELIANT FUNDING

Adam Stettner founded Reliant Funding in 2008. The company, which caters to small and medium-sized businesses in all 50 states, has been recognized as one of the nation's fastest growing companies by Inc. Magazine making the prestigious Inc. 500/5000 list seven straight years. A five-time finalist for SDBJ's Most Admired CEO Award, Stettner also won Ernst & Young's prestigious Entrepreneur of the Year for San Diego in 2019 and was a finalist for the EY Entrepreneur of the Year North American Award.



HEM SURI

FOUNDER AND MANAGING PARTNER, SPARK GROWTH VENTURES

In 2018, Hem Suri started Spark Growth Ventures, a technology-focused VC firm with an emphasis on Pan America. Previously, Suri, who has an MBA from Harvard Business School, served as co-founder and managing partner of ClearVision Equity. He has also served as interim CEO of two emerging companies. Suri sits on over 20 startup and social enterprise boards across the U.S. and also is heavily involved with several prominent local incubators and accelerators. During his career, Suri has executed over 40 venture, private equity and M&A transactions totaling more than \$2 billion.



PAUL THIEL

REGIONAL MANAGING DIRECTOR, BNY MELLON WEALTH MANAGEMENT

As region president for Northern Trust, Paul Thiel leads a team of 35 experts in managing the financial needs of affluent families. Thiel sits on the boards of a fintech, a brewery, a commercial baking company, the Rancho Santa Fe Foundation and the La Jolla Institute for Immunology, where he is finance chair. He was CEO for five years at The Chairmen's Roundtable, where he continues as vice chair and mentor. Thiel, a national champion in paddleball, began his career in journalism, writing for Business Week, The Washington Post and The New York Times.



PETER TOWNSHEND

MANAGING PARTNER, TOWNSHEND VENTURE ADVISORS

Peter Townshend is a corporate lawyer, venture capitalist and advisor to numerous life science and technology startups. He is the founder of Townshend Venture Advisors, a partner at Ambix Ventures, CFO of Shop My Porch and president of the Country Montessori School. A graduate of Yale and UC Berkeley, Townshend launched his firm in 2017 as a new type of corporate law firm, focused exclusively on the legal needs of high-growth tech startups, investors and entrepreneurs.



TARA WEISINGER

PRINCIPAL, DIRECTOR OF TAX SERVICES, ROWLING & ASSOCIATES

Tara Weisinger is one of three principals of Rowling & Associates LLC, a fee-only wealth management firm. Weisinger handles all aspects of the firm's tax department, including the supervision and organization of tax return preparation for approximately 300 clients. She also manages all firm charitable initiatives. Weisinger, a CPA, joined R&A in April 2012. Previously, she spent three years at OUM, an accounting firm in Carlsbad where she handled bookkeeping, tax planning and tax return preparation. She also worked at JGD & Associates in Sorrento Valley preparing tax returns and doing tax planning for individuals and corporations.



MARK WERNIG

LEAD ADVISOR, PRINCIPAL, DOWLING & YAHNKE WEALTH ADVISORS

A principal at Dowling & Yahnke since 2018, Mark Wernig was invited to join the firm's Executive Committee in 2020. Wernig has been recognized nationally as a top "40 Under 40" in financial planning by InvestmentNews. He is a graduate of both the U.S. Naval Academy and the U.S. Naval War College. Wernig, a certified financial planner, earned his MBA from UCSD's Rady School of Management. Prior to joining Dowling & Yahnke, he served more than a decade in the Navy as a surface warfare officer, deploying six times and traveling extensively throughout the Middle East and Asia. He is presently a Commander in the U.S. Navy Reserve.



DALE YANHKE

CEO, DOWLING & YAHNKE

Dale Yanhke co-founded Dowling & Yahnke in 1991 together with Mark Dowling and has worked over 30 years to build the investment management and financial planning firm into a local powerhouse. Yanhke, a native San Diegan, provides customized solutions in investment management, retirement planning and charitable giving. The firm accepts no commissions and has no proprietary products to sell. Its investment approach is to build broadly diversified, tax-efficient portfolios that capture the targeted asset class returns in a low-cost manner. Before founding the firm, Yahnke, who has an MBA from SDSU, worked as a financial analyst for DLA Piper.



DAN YATES

CEO, ENDEAVOR BANK

Endeavor Bank is the second local business bank Yates has co-founded and led during his career. He was also founding president and CEO of Regents Bank when it launched in 2001 and led that institution until shortly after it was acquired by Grandpoint Capital. Record growth, earnings, no loan losses and thousands of local businesses served with PPP loans highlight recent milestones for Yates at Endeavor. He also serves as president of the Conrad Prebys Foundation, which awarded over \$90 million in grants to local nonprofit community organizations in 2021.

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Congratulations to Frontwave President/CEO Bill Birnie for being named one of San Diego's most influential business leaders!

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