



DAVID BESSERMANN

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EXECUTIVE SUMMARY

COMMITMENT | LEADERSHIP | INTEGRITY

A proven visionary and strategic leader that translates business strategies into maximum profits commensurate with the best interest of shareholders, customers, employees, and the public. An expert in enhancing profitability; developing strategic lending initiatives; and growing each segment of a high-quality loan portfolio. Very knowledgeable of banking regulations and proven track record of implementing the necessary controls to ensure compliance. Dedicated to maintaining a reputation built on quality, service, and uncompromising ethics.

AREAS OF EXPERTISE

- Strategic / Tactical Planning
 - Business Development
 - Mortgage & Real Estate Lending
 - Mergers / Acquisitions
 - De Novo Bank Start-Up
 - Loan Workout Experience
 - Regulatory Compliance
 - Operations Management
 - Credit Unions / Savings & Loans
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PROFESSIONAL EXPERIENCE

PACIFIC BANCORP, INC. – SAN DIEGO, CA

2002 – 2009

PACIFIC COMMUNITY BANK

PRESIDENT / CHIEF EXECUTIVE OFFICER (2005-2009)

Organized and established a highly profitable de novo commercial bank and holding company and led the bank to growth in excess of as many as 5 offices, \$170,000,000 in assets, \$150,000,000 in deposits, and \$135,000,000 in loans. Bank reached profitability within 13 months, more than 15 months ahead of schedule.

- Led senior management business-level discussion and decisions involving business vision and strategy, enterprise-level decisions, standardization of best practices, and project governance oversight.
- Managed administrative, legal, and financial functions for both the bank and the bank holding company, shareholders, and partners.
- Conducted regular risk assessments and quality assurance reviews to evaluate compliance with requirements and to identify potential gaps in policies, procedures and business processes.
- Developed strategies to improve non-performing loans, reduced delinquencies, maximized recoveries and minimized losses. Identified potential problem credits and provided guidance to staff in restructuring the credit and/or minimizing losses.

ACHIEVEMENTS:

- Substantially reduced overhead and operating costs through staff reduction and the closing of an underperforming office. Additional overhead was reduced as much as .75% of the banks total assets while continuing to maintain the customer base.
- Improved product partnered relationships. Launched two new products and established two new technology driven channels that generated \$14,000,000 in low cost funding and increased non-interest income by over \$100,000.
- Launched the popular Premium Checking account which increased customer account retention from an industry average of 2.7 years to 9 years.
- Developed a 32 month Solution Culture Plan and hired an independent facilitator for implementation. This program resulted in improved employee engagement, established a solid team culture, and resulted in increased employee and customer retention.
- Chaired the Merger/ Acquisition, Nominations, and Education committees. In addition, served on the Executive, Corporate Governance, Asset/Liability (ALCO), Audit, Director's Loan, and the Officer's Loan committees.

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PROFESSIONAL EXPERIENCE - CONTINUED
EXECUTIVE VICE PRESIDENT / CHIEF OPERATING OFFICER (2002-2005)

Oversaw the functions of HR, programs and technology, products, customer service while serving as a commercial loan officer. Built alliances with partners including: Jack Henry, Laser Pro, Deposit Pro and others.

ACHIEVEMENTS:

- Established the Bank Holding Company and funded it with \$8,700,000.
- Organized the start-up of the bank including: products/services, programs, vendors, etcetera.
- Graduated from the premiere banking school – Pacific Coast Banking School at the University of Washington. Received the highest grade of all students on an 80-page report on “The De Novo Experience - The Essence of Establishing a Community Bank”.

ARIZONA BANK & TRUST - SCOTTSDALE, AZ

1987 - 2002

VICE PRESIDENT / BRANCH MANAGER / COMMERCIAL LOAN OFFICER

Previously responsible for the administration and efficient daily operation of a full service branch office, including operations, lending, product sales, customer service, in accordance with the Bank's objectives. Developed new deposit and loan business; provided a superior level of customer relations, and promoted the sales and service culture through coaching, guidance and staff motivation; achieved individual and branch sales goals through new business sales, referrals, and retention of account relationships.

- Previously responsible for all aspects of lending requests including: origination, processing, underwriting, and closing.

ACHIEVEMENTS:

- Voted “Man of the Year” by the Chamber of Commerce.
 - Drove deposit growth from \$4,900,000 to more than \$53,000,000 and from 4 employees to 22.
 - Launched and led an effective campaign to sell foreclosed properties that successfully prevented the write-off of more than \$4,000,000.
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PROFESSIONAL ORGANIZATIONS AND AFFILIATIONS

American Bankers Association - Community Bank Council
Western Independent Bankers - Member and WIBSCO Board
Arizona Bankers Association - Member

Chamber of Commerce - Chairman, Board Member, and Vice President of Finance
Public Works Advisory Board, Rotary Club, and United Way Chair

EDUCATION

BANK ADMINISTRATION

Pacific Coast Banking School - Seattle, WA

DOVE DEGREE (EQUIVALENT TO A BACHELORS DEGREE) - THEOLOGY AND BEHAVIORAL COUNSELING

Two Rivers Leadership Academy - Parker, AZ

PROFESSIONAL DEVELOPMENT

Western Independent Bankers - 5 Day Course for Presidents / CEOs

Independent Community Bankers of America - Branching to New Areas, Acquire or Be Acquired

Arizona Bankers Association - FDIC Director's College

American Bankers Association - Leadership Skills for Presidents / CEOs

Southwest Graduate School of Banking - Solutions Culture