



# 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.

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### 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, \$165,000,000 in assets, \$145,000,000 in deposits, and \$125,000,000 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 .73% of the bank's 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 \$12,000,000 in low cost funding and increased non-interest income by over \$125,000.
- Launched the popular Premium Checking account which increased customer account retention from an industry average of 2.7 years to 8.5 years.
- Developed a 34 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 \$9,500,000.
- 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”.

SAN ANTONIO BANK & TRUST – SAN ANTONIO, TX

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 \$8,900,000 to more than \$94,000,000 and from 5 employees to 30.
- Launched and led an effective campaign to sell foreclosed properties that successfully prevented the write-off of more than \$3,800,000.

**PROFESSIONAL ORGANIZATIONS AND AFFILIATIONS**

American Bankers Association – Community Bank Council  
 Western Independent Bankers – Member and WIBSCO Board  
 Texas 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