

## **Bruce Beretta**

### **Chairman of the Board**

#### **Mission Bank**

In 1987, Beretta founded and is currently Vice President of Ag-Wise Enterprises, a farm management company farming over 8000 acres of crops, specializing in Almonds. In 1991, he founded and is currently the Managing Member of Famoso Nut Co, LLC/ Famoso Nut Sales, a company that hulls, shells, processes, and sells almonds.

In 1994 he became and remains active as a managing partner in Franmar Company, L.P., a family-owned commercial real estate development and investment firm. He's also a Founding Director and current Chair of Mission Bank, a community business bank, headquartered in Bakersfield, California.

Beretta is a graduate of the University of California, Davis with a Bachelor of Science in Fermentation Science and Psychology. Bruce lives in Bakersfield, Ca with his wife, Melissa Fortune and enjoys travel, fly fishing, cooking and golf.

## **Chris Bacchi**

### **Manager, IT Advisory & Assurance Services**

#### **Wolf & Company, P.C.**

Chris is a Manager with Wolf's Information Technology Assurance & Advisory Services group where he is responsible for managing IT audit services for a large variety of Wolf's clients. Chris has over seven years of information security consulting experience and has worked extensively in the financial, payment card industry, healthcare and fintech sectors.

Chris has managed a magnitude of projects involving network security, cloud security, application security controls, vulnerability management, business continuity/disaster recovery, and information security management. Chris has significant experience evaluating organizational compliance to FFIEC, National Institute of Standards and Technology (NIST), Center for Internet Security (CIS), Payment Card Industry-Data Security Standard (PCI-DSS) and HIPAA frameworks.

#### **Education and Certifications**

- Graduate of Utica University (BS – Cyber Security & Cyber Operations)
- Certified Information Systems Security Professional (CISSP)
- Certified Information Systems Auditor (CISA)

#### **Memberships and Organizations**

- ISACA, New York Metropolitan
- ISACA, Hartford

## **Curt Hecker**

### **CEO & Executive Chairman**

#### **PCBB**

Curt Hecker has almost 40 years of experience in banking, capital markets and mergers and acquisitions in the financial industry. He is Executive Chairman and CEO of PCBB and served as member of its Board since 2009.

Curt semi-retired in July 2015 from Columbia Bank after the successful transition resulting from the sale of Intermountain Community Bancorp to Columbia Bank. Curt served as Director, President and CEO of publicly traded, Intermountain Community Bancorp for 20 years of his 31-year banking career. During his tenure, the bank grew from \$40 million in assets to over \$1 billion in assets

Prior to his employment with Intermountain Community Bancorp, Curt held several management positions at West One Bank, a publicly traded bank in the Pacific Northwest from 1984 until it was sold to US Bank in 1995.

In addition to the experience and knowledge gained through his early career, Curt served on several retail companies Board of Directors, including Coldwater Creek Inc and Litehouse Foods, Inc..

Curt received a Business Administration degree from Boise State University, and graduated from the Pacific Coast Banking School.

## **Greg Young**

### **Senior Deputy Commissioner for Corporations and Financial Institutions**

#### **California Department of Financial Protection and Innovation**

Greg Young is a proven corporate and community leader with over 30 years of experience working cross-organizationally within large public and private organizations. Greg brings an expertise in sales and marketing; relationship management; strategy; non-profit management; board governance; and community development.

Greg Young currently serves as the Senior Deputy Commissioner for Corporations and Financial Institutions within the California Department of Financial Protection and Innovation. Greg was appointed to this role by Governor Gavin Newsom and sworn in on March 30, 2023. He has regulatory oversight of all state-chartered banks, credit unions, mortgage/escrow, payday lenders, and money transmitters for the state of California. This involves managing a staff of approximately 340 people and a \$95 million budget.

Prior to this role, Greg was Community Lending Manager for Umpqua Bank where he was charged with building out the strategy and delivery of Umpqua's Home Lending Division's focus

on increasing homeownership amongst underserved and under-resourced communities throughout Umpqua's 5 state footprint.

Prior to Umpqua, Greg held a variety of sales and marketing leadership roles at American Express, Wells Fargo, Bank of America, and New York Life. In 2008, Greg was a Founding Partner and Executive Coach with ThinkFeelKnow, an executive coaching and communications firm.

In the government sector, Greg spent time in Washington D.C. where he was Chief Legislative Clerk for Senator Edward M. Kennedy. Greg has served on his city's planning commission, library commission, and as a county library commissioner. In 2004, Greg ran for his county's Board of Supervisors.

He has been a guest lecturer on a variety of topics at U.C. Berkeley and Cal State East Bay. Greg was a guest lecturer at Notre Dame de Namur University in Belmont, CA where he taught a non-profit financial management course.

Greg has served on several boards in his local community including the Diablo Valley College Foundation, Boys and Girls Club of Contra Costa County, Bay Area Development Company, and Juvenile Hall Auxiliary of Contra Costa County to name a few.

Greg holds a Bachelor of Arts in Mass Communications from the University of California at Berkeley, a Master of Arts in Counseling Psychology from the University of San Francisco, and an Executive MBA from St. Mary's College in Moraga, CA.

### **John Gierek, Jr.**

#### **Chairman and Founding Director Redwood Capital Bank**

John was born and raised in Eureka, California. He is currently the Chairman of Humboldt Moving & Storage, which has 6 locations in Northern California and Nevada. John has been on the boards of Providence/St. Joseph Health, Six Rivers Bank, Humboldt County Fire, the Rotary Club of Eureka, the Eureka Chamber of Commerce, College of the Redwoods Foundation, and St Bernard School.

John attended school at the University of Texas at Austin and worked at Texas Commerce Bank while living there. More importantly, he is married to Heather, and has five children.

### **Mongkha Pavlick**

#### **Senior Vice President in the Supervision + Credit Group Federal Reserve Bank of San Francisco**

Mongkha serves as Senior Vice President in the Supervision + Credit Group at the Federal Reserve Bank of San Francisco. She oversees teams with responsibilities for community and regional institution supervision, consumer compliance supervision, formations + transactions, and enforcement.

Mongkha joined the SF Fed in 2001 as an intern, where she, shortly thereafter, began her career as an associate examiner. She earned her safety and soundness commission and deepened her experiences by serving as an examining manager during the financial crisis, where she oversaw a portfolio of troubled community banks and bank holding companies. From 2014–2018, she served as Director of the SF Fed’s supervisory program for community banking organizations. Most recently, she was Group Vice President and provided strategic oversight to the Fintech, Country Analysis, and Outreach team, Credit Risk Management (“Discount Window”) team, and Supervision + Credit’s business and operational support functions.

Mongkha graduated summa cum laude from the University of Southern California, with a Bachelor of Science degree in business administration and a minor in East Asian languages and cultures.

## **Navazeh Tajer**

### **Market Executive**

#### **Digital Banking, NCR Voyix**

With nearly 20 years of dedicated service in financial services, Navazeh Tajer has cultivated a rich tapestry of experience spanning Operations, Marketing, Vendor Management as well as a robust understanding of banking intricacies. She has strategized seamless processes, crafted impactful marketing campaigns, and fostered invaluable vendor relationships to drive efficiency and innovation.

Currently, at NCR Voyix Digital Banking, Navazeh stands at the forefront of the digital revolution, spearheading initiatives to empower banks in their transition towards comprehensive digitalization. With a focus on accessibility and innovation, she collaborates with financial institutions to deploy tailored digital solutions that transcend boundaries, enabling them to thrive in the digital era.

Throughout Navazeh’s career, she has remained steadfast in her commitment to driving meaningful change and innovation within the banking industry.

## **Paul Abramson**

### **Executive Vice President, Chief Technology Officer**

#### **American Riviera Bank**

Paul Abramson is the Executive Vice President, Chief Technology Officer for American Riviera Bank. He is leading our bank in technology and cyber security strategy. Mr. Abramson comes to us with over 20 years of experience in the Technology and Cybersecurity industries, of which 13 years has been in banking. He previously served as the lead technologist and cybersecurity architect for Montecito Bank & Trust, and before that worked for a network security solutions provider designing and implementing threat management deployments for large enterprises.

Mr. Abramson graduated from UC Santa Barbara with a BA in Business Economics, and recently completed the Western Bankers Association Executive Development Program. He frequently shares his cybersecurity expertise at community events to help prevent fraud and financial crime in the local area and has been invited to present to industry groups including the FDIC.

## **Paul Worthing**

**Regional Director, San Francisco Region  
Federal Deposit Insurance Corporation**

Paul Worthing serves as the Regional Director in the San Francisco Region of the Federal Deposit Insurance Corporation (FDIC). He has been with the FDIC for over 33 years and is responsible for the supervision and oversight of financial institutions in 11 Western States and the territories of Guam and the Federated States of Micronesia. Prior to serving as Regional Director, Paul served as Deputy Regional Director for six years (2017-2023) where he was responsible for overseeing the risk management examination and supervision functions in the San Francisco Region. From 2010 to 2017, Paul served as Assistant Regional Director responsible for supervising financial institutions in the states of Alaska, Oregon, and Washington. Prior to his appointment as ARD, Paul was a Senior Case Manager, Case Manager, and Examination Specialist in the San Francisco Regional Office. He served as a field examiner in both the Dallas and San Francisco Regions from 1990 to 2000.

Paul graduated from the University of Nebraska-Kearney, Kearney, Nebraska in 1990 with a Bachelor of Science degree: majoring in accounting and finance and a minor in economics. He is also a graduate of the Graduate School of Banking at the University of Wisconsin, Madison, Wisconsin (2002).

## **Robert Perry-Smith**

**Chairman of the Board  
Five Star Bancorp**

Mr. Perry-Smith founded and served as Chief Executive Officer of Perry-Smith LLP, a regional accounting and consulting firm that provided professional services throughout California and to numerous industries, including the banking industry. Upon his retirement in 2013, Mr. Perry-Smith concluded his 40-year career as a Certified Public Accountant, having served as a partner and executive at both the national and regional levels. Throughout his career, he was responsible for the delivery of professional services to both public and private companies, including annual audits and management consulting services.

With an industry specialization in banking, Mr. Perry-Smith also participated in regulatory compliance examinations, capital structure augmentation and numerous mergers and acquisitions. Besides being the Board Chair at Five Star Bancorp, he serves as Chair of the Audit Committee; Member of the Governance & Nominating Committee; and Member of the Strategy Committee.

Mr. Perry-Smith has been a frequent speaker at various banking industry conferences. He is a member of the American Institute of Certified Public Accountants (retired) and the California Society of CPAs. His previous Board experience includes Racor Industries, Presidio Bank, Sierra Vista Bank (Chairman) and the Perry-Smith Foundation.

## **Shiva Sandy**

### **EVP & Chief Technology Information Officer**

#### **PCBB**

Shiva Sandy brings with him almost 20 years of technical experience in both the financial industry and the high-tech sector. As Senior Vice President and Chief Technology Information Officer, Mr. Sandy is spearheading technical innovation and supporting the digital transformation programs.

Before joining PCBB, Mr. Sandy worked as a Senior Director for Atos in Florida, where he was instrumental in leading the innovation to develop digital transformation initiatives, including the next generation hybrid cloud solutions. He has also worked as CTO for Disney's Federal Credit Union, where he expanded customer usage of his institution's digital banking system from 30% to 44% in the first year.

Mr. Sandy earned both a Bachelor of Science and Master of Science in Artificial Intelligence from Massachusetts Institute of Technology.

## **Mark Schniepp**

### **Director**

#### **California Economic Forecast in Santa Barbara**

Dr Schniepp prepares economic analysis and county level forecasts for Cal Trans, Kaiser Permanente, The California State Auditor's Office, and other organizations throughout California. He develops regional real estate and economic forecast publications and presents the findings at large public conferences in Ventura County, the Santa Clarita Valley, Newport Beach, Sacramento and Santa Barbara County.

He presents the Orange County economic forecast at the UCLA Anderson Forecast for Orange County conference presented every April at UC Irvine. Dr Schniepp annually presents to a number of organizations including the California Community Colleges, Regional Banks, Human Resource groups, the Santa Barbara Association of Realtors and Taxpayer Association groups.

Dr Schniepp prepares County level demographic and economic growth forecasts to the Southern California Association of Governments, and is an economic roundtable expert for SCAG. In recent years, Dr. Schniepp has conducted economic impact analysis and assessments for the Cities of Santa Maria, Ventura, Oxnard, Carpinteria and Santa Barbara, and San Diego County. These studies are principally for large development projects in California.

Dr. Schniepp served as Director of the Economic Forecast Project at the University of California, Santa Barbara, between 1988 and 2000. As a past member of the faculty of the Department of Economics at the University of California, Santa Barbara, he taught intermediate micro-economic and macroeconomic theory, applied regional modeling, applied econometrics, and forecasting. Dr. Schniepp also served as senior economist to the California State Controller from 1999 to 2003. Dr. Schniepp has a Ph.D. in economics from the University of California