



Attendees

Organization	First	Last	Title	City
Mission Valley Bank	Frank	Abraham	SVP Deputy Chief Credit Officer	Burbank
PCBB	Femi	Audifferen	SVP & Manager Hedging Solutions	Walnut Creek
The Fintech Consultant	John	Barr	Credit Administration Management	Scottsdale
Frazier Capital Valuation & Brokerage	Stephen	Bethel	National Director	Los Angeles
Jack Henry	Ken	Bolte	Account Executive	Manhattan
Redwood Capital Bank	Tammy	Brown	SVP & Chief Credit Officer	Eureka
Premier Audit Solutions	Kelly	Bruns	President & CEO	Cameron Park
Community Bank of Santa Maria	Lisa	Canale	Chief Credit Officer	Santa Maria
Tustin Community Bank	Tim	Cody	Executive Vice President, Loans	Tustin
Axos Bank	Tom	Constantine	EVP & CCO	San Diego
Chino Commercial Bank	Glen	Cottle	Senior Vice President / Chief Credit Officer	Rancho Cucamonga
BHG Financial	Jim	Crawford	EVP, Institutional Sales/ BHG Board Member	Syracuse
Community Bank of Santa Maria	Marisol	Cruz	SVP, Loan Administrator	Santa Maria
Five Star Bank	Jack	Dalton	SVP, Chief Credit Officer	Sacramento
Santa Cruz County Bank	Angelo	DeBernardo	EVP & Chief Lending Officer	Santa Cruz
Unicon Financial Services, Inc	River	Ellis	Sr. Associate	La Palma
Unicon Financial Services, Inc	Wade	Francis	President	La Palma
Fremont Bank	Cindy	Fujiwara	VP, Capital Markets	Fremont
Bank Independent	Raleigh	Green	VP Credit Risk Management	Florence
Mission Valley Bank	Michael	Henry	EVP, Chief Credit Officer	Burbank
KlariVis	Gill	Hundley	Chief Operating & Risk Officer	Roanoke

PCBB	Michael	Johnson	SVP, Regional Manager Southwest	Walnut Creek
Fremont Bank	Kristine	Kaibara	VP, Construction & SBA 7a Underwriting	Livermore
Plumas Bank	Kevin	Kaiser	SVP/Credit Administrator	Quincy
Unicon Financial Services, Inc	Nathan	Kingman	Partner	La Palma
Santa Cruz County Bank	Shawn	Lipman	VP	
PCBB	Koren	McNamara	SVP & Regional Lending Officer	Walnut Creek
Lexicon Bank	Leo	Moschioni	Chief Credit Officer	Las Vegas
Premier Audit Solutions	Janice	Muncer	COO	Cameron Park
River Valley Community Bank	Luke	Parnell	EVP/Chief Credit Officer	Yuba City
Cali Bank	Thanh	Pham	President and CEO	Westminster
IntelliCredit	David	Ruffin	Principal	
SMS Financial LLC	Benjamin	Sabraw	Managing Director	Phoenix
Jack Henry & Associates Inc.	Sam	Saunders	National Program Manager	
CTBC Bank Corp. (USA)	William	Shiao	Executive Vice President & Chief Credit Officer	Arcadia
ICBA	Brandy	Smallbrock	Vice President, Member Relations	Sartell, MN
KlariVis	Kim	Snyder	CEO & Founder	Roanoke
Bank of Marin	Misako	Stewart	Executive Vice President	
Golden Valley Bank	Quinn	Velasquez	Chief Credit Officer	
Unicon Financial Services, Inc	Joaquin	Ventura	Sr. Manager	Huntington Beach
United Pacific Bank	Andrew	Wong	EVP & Chief Credit Officer	City of Industry
Mission Valley Bank	Leigh	Wren	SVP, Loan Operations Manager	Sun Valley