




APPLICATION FOR COUNTY OF EL DORADO BOARD OF SUPERVISORS BOARD, COMMISSION, OR COMMITTEE

Clerk of the Board of Supervisors
330 Fair Lane, Placerville, CA 95667
(530) 621-5390 | edc.cob@edcgov.us

Board or Commission Applying For CEDAC	Vacant Position or Title Committee Member	
First Name Joseph	Last Name Verandes	
	Residential City El Dorado Hills	Residential ZIP Code 95762
Daytime Telephone	Mobile Telephone (no value entered)	
Occupation/Title SVP, Business Banking Center Manager	Employer Banner Bank	
List all County boards, commissions or committees to which you are/were appointed. Please include dates of service. Past Board Member, National Association of Residential Property Managers, Affiliate chair. Past Rotarian, Rotary Club of Point West, Annual Firefighter Recognition Event Chair. Past Board Member, Golden Sierra Workforce Investment Board, Business Services Committee Chair. Past Manager/ Board Member- Hornets Youth Baseball. Past member, Rolling Hills Church Celebrate Recovery- Band Member. Current Finance Committee Member, Housing El Dorado non-profit. Current Member at Large for Kingdom Builders, El Dorado County.		
Summary of qualifications I have over 20 years of business banking, lending and leadership experience where I have learned to diagnose challenges, identify solutions, and create an environment where a team can succeed in solving problems. I have experience in business ownership, property management and coaching and consulting. I am a husband and father and very much value the community of El Dorado Hills and the county of El Dorado. I am invested in the continued success of my community and want to be part of the future development and progress.		
Affiliations with professional and/or community groups Currently I sit on the finance committee for Housing El Dorado. For 2023 I am slated to be a committee member of the Sacramento Chapter of CREW (Commercial Real Estate Women), have applied for the Sacramento Metro Chamber's Leadership Sacramento program (awaiting application processing), and look forward to re-joining my fellow Rotarians at the Point West Rotary.		
Why do you seek appointment? I was raised in El Dorado County, I have raised my family in El Dorado County, and I plan to live here indefinitely. I bring fresh ideas and a "can-do" attitude with me wherever I go and I'd like to contribute my skills, time and experience to County Leadership.		
Additional Information (no value entered)		
If known, indicate the member of the Board of Supervisors who will receive a copy of this application John Hidahl		
File Attachments Joe Verandes Resume.pdf		
Signature of Applicant* 	Date 12/14/2022	

* You consent and agree that you are signing this document electronically. You further agree that your electronic signature is as valid as if you manually signed the document in writing.
12/14/2022 02:10:13, ID: 313, URL: <https://www.edcgov.us/Government/BOS/CommissionsAndCommittees/Pages/Application-Form.aspx>

Joe Verandes

Banking & Sales Management Professional

PROFESSIONAL PROFILE

Communicator

Influencer

Activator

Dedicated

Creative

Accountable

Collaborator

Leader

Cost Controller

Forward Thinking

Agile

Engaging

Dependable

Honorable

Competitive

Fun Loving

Insightful

Visionary

Influential Leader of High Performing Teams

Years of effective consumer and business banking management and sale execution with a distinction of team development. Strong analytical skills and business acumen. Key contributor to enterprise level business planning and project management. Spearheaded successful team development, learning & development platforms, market penetration, measurement and tracking, and product launches. Top performer in revenue and cost management. Tactical leadership, infusing emotional intelligence, cultural awareness, and integrity. Effective evaluator of talent and allocation of resources. I build & lead successful teams.

Over 17 years of successful Banking Management & Team Leadership

Experienced top performer in banking management and leadership. Consistently exceed sales targets and client service expectations through innovative outbound sales and proven relationship management techniques. Thorough understanding of how to uncover key motivational factors and identify opportunities for deeper, more strategic solutions. Consultative solutions-based approach with an emphasis on genuine, lasting relationships providing expertise and guidance along the way. Ability to make quick decisions; thriving on a fast paced, ever changing business landscape. I pride myself on being a trusted resource for all.

Visionary with Regional Perspective and Entrepreneurial Drive

Effectively able to balance sales targets, team member engagement, the delivery of value, clear communication, and the bottom line. Outstanding networking skills; developed and maintained numerous successful professional relationships. Able to create and maintain an environment of motivation, positivity, and fortitude. Driven to identify, analyze, diagnose, prioritize and overcome challenges in any environment. I get the job done- exceeding expectations, under budget, & ahead of schedule.

Professional Milestones:

Revenue: Created 110% loan growth in 1st year as Sales Manager by leveraging professional coaching skills, common sense tactics and strategy paired with business acumen and an honest approach to team development. 2020 Leader in team production (referrals, renewals, new money loans & deposits).

Quality: Streamlined internal processes, enhanced team members accessibility to resources, aiding in self-discovery, and refined key operational procedures (reporting on time) resulting in an unprecedented external audit review (highest possible "excellent" rating) with zero exceptions.

Leadership & Development: Spearheaded enterprise level learning & development platform including, CRM (Salesforce) roll out, development and management. Received excellent reviews from leadership and front-line team members. Resulting in multi-level efficiencies and cost savings throughout the organization.

Distinctions:

“Over the past 15 years, Joe has been a resource for business strategy, brand awareness, and professional connections which has supported my organizations growth and profitability.” - Darren Talai, Owner of multiple internationally based businesses.

“Joe is consistently proactive in the community, working hard to connect with community leaders. His work ethic is an example to others in his field. Joe's strengths include a deep understanding of client needs, a high ability communicate well to individuals and groups and a personal drive that inspires others.” - Les Walker, Project Manager, Wells Fargo Bank.

“Joe is very thorough and selective in the material he prepares for presentation. Joe is able to deliver his presentations in an upbeat, engaging style that results in active participation from his audience.” - Debbie Gesualdo, Vice President, American River Bank

“He understands people... how to connect, what makes them tick, and people respond to him. Equally, he understands business, how they make money and remain solvent over time. These skills are relevant in any industry and Joe has demonstrated a passion for both people and business” Beth Attebery- Moos CPA, Tax Manager at Henry C. Levy & Co.

Career Development

Banner Bank

Senior Vice President, Business Banking Center Manager

April 2022 - Current

I lead an amazing group of business professionals in the Northern California Region who support small business clients with lending and deposit needs. My primary responsibility is to attract and develop the most talented business banking professionals in the region and support the business banking needs of Northern California Based clients.

US Bank

Vice President, Business Banking Sales Manager

September 2014 – March 2022

I was the manager for a business banking team of 9 including Relationship Managers, Portfolio Managers, Business Bankers & Administrative Support. My team supports business banking clients in Northern California & work with internal US Bank partners to enhance and expand the client's relationship. I also provide “dotted line” leadership and support to business line partners including Treasury Management, Retail, Commercial, Payments, and Wealth through coaching and mentoring of others, in addition to overall market strategy. Primarily, I support my team's efforts to grow portfolio balances and overall revenue with both new business development and existing client loan renewals, new money requests and holistic financial reviews. I do so while partnering with other US Bank business lines to deepen and grow relationships leveraging a needs based selling approach. This strategy has led to effective retention, loan growth, deposit growth, and contributions to the region's revenue growth.

First Bank

Vice President, Business Banking Relationship Manager

August 2013 – September 2014

I managed a portfolio of business banking clients throughout Northern California and served as the Northern Californian Salesforce Liaison for First Bank. This included processing applicable renewals, reviews, and new money requests, as well as coaching the Northern California Commercial & Business banking team on Salesforce strategies and best practices.

Specialties include: CRE Financing, Lines of Credit, Equipment financing, Term Loans, SBA (504 & 7a), Credit Cards, Treasury Management Services, Checking, Savings, & Money Market accounts, Merchant Card Services, Home Mortgage Services (purchase, refinance or equity financing), Trust and Retirement Plan Services, and Brokerage Services, and Insurance Services.

American River Bank

2010 - 2013

Vice President, Branch Manager, Business Development Officer

Recruited to breathe new life and bring a fresh perspective into an organization looking to implement strategic change in Sacramento's commercial banking market; challenged with managing the largest portfolio within the institution with directives of double-digit revenue growth, and increased operational accuracy all while simultaneously developing a world class enterprise wide training system including seminars, interactive web based resources, and follow up procedures.

I managed a portfolio of business clients in the Sacramento Region and the Bank's largest cost center. Responsible for new money growth, treasury management services, merchant solutions and deposit services- both consumer and Business. I was responsible for the management and development of all branch team members as well as being tasked with corporate training and development functions enterprise wide.

I successfully increased team member engagement and bottom line focus by leading a company culture shift that rewarded a client centered approach, all while developing needs based selling skills and creating awareness and tracking of key metrics such as profitability, client retention, and the sourcing and closing of new clients.

Executive Coaching and Resource Network

2008 - 2010*

Executive Vice President/ Corporate Strategist

****continually consulting for various projects***

Provided one on one executive and C-Level coaching to internationally based professionals across a diverse spectrum of business. Designed corporate training material on a variety of product knowledge, operational, and other cross functional topics. Delivered material, including follow-up, to enterprise level through various methods including, in person classes, webinars, and conference calls.

My primary function was to provide coaching and consultation to individual and executive professionals within the various organizations that the company serviced. I developed and provided a variety of skill building coaching materials including leadership, foundations in sales, communication, and financial management. Additionally, I provided professional resources including team building, coaching, RFP development, and consulting to executive level individuals and teams.

I established multiple influential relationships with new clientele and ensured the highest quality service delivery to existing individual and corporate clientele. Intimate knowledge of business fundamentals and a business acumen crafted and centered around integrity and frankness, provided reassurance to clients and leadership.

- Revitalized west coast relationship with partnering firm that lead to growth of marketing opportunities and expansion of footprint for both.
- Developed best practice marketing model that remains as a staple of day-to-day operations.
- Built solid partnerships with corporate clientele, which produced increases in revenue YOY, and retainers for annual revenue streams through multiple channels.

Wells Fargo Bank

2002 - 2008

Vice President, Branch Manager & District Business Proponent

While at Well Fargo I was a successful Branch manager tasked with the development and management of the district small business bankers. Individually, I had great success with relation to client satisfaction, cross selling techniques, and bottom-line results. After a short time as a banker, I was promoted through the ranks of manager. I managed several teams, developed a “talent bench”, collaborated with senior leadership on strategy, and was ultimately tasked with overseeing the districts small business development goals. I was a regular top performer and recognized for several achievements along the way including: Sales, Client Service, Team Performance, and Operational Accuracy.

I directly managed staff and held regional responsibilities to include: talent acquisition, planning and facilitation of weekly and monthly sales meetings for regionally based commercial and business bankers, collaborated with different divisions including marketing, learning and development, executive leadership, community outreach, and front line staff. Key contributor to enterprise level business planning and decision-making.

- Within first year, we tripled cross sell targets and changed the national incentive sales plan to mirror the practices implemented by my team and I.
- Drove incremental revenue by delivering value to leadership, peers and subordinates/ highly regarded as a knowledgeable and dependable team leader
- Developed and maintained an environment of employee satisfaction, resulting in increased productivity and client satisfaction through needs-based selling, pipeline management, and effective sales coaching.
- Proven ability to drive growth, generate revenue, win market share, improve margins and manage teams’ peak performance in multiple roles.

Education & Personal Development

- | | |
|---|-----------------|
| • RMA- Lending Decision Process | Completed 03/16 |
| • Associates Degree General Las Positas College | Completed 06/15 |
| • Commercial Banking Certification | Completed 08/10 |
| • Executive Coaching Certification | Completed 06/09 |
| • Interpersonal Leadership Certification- | Completed 06/07 |
| • Quantum Leap Business Training- | Completed 02/07 |
| • Situational Leadership Certification- | Completed 11/06 |

Community & Professional Association Involvement

Finance Committee Member, Housing El Dorado non-profit.

2020-Present

Through Various projects, we work to improve affordable housing in El Dorado County, we also strive to be present where decisions are being made to help guide them in a positive direction and speak for those who are unable to speak for themselves.

Board member- Hornets Youth Baseball

2016- 2018

The Hornets Youth Baseball program provides competitive baseball coaching and tournament play for 6 teams for kids ranging in age from 9 - 14. Beyond baseball, our focus is to teach life skills... In addition to managing a team, I sat on the board of directors. I launched the annual "adopt a family" program where 2 local families in need are provided over \$5000 in holiday gifts. Additionally I started the annual "trash pickup day" where each team, in uniform, canvases the community to collect trash.

Board Member, Golden Sierra, Workforce Investment Board

2008- 2013

Business Services Committee Chair

***2009-2011**

The Golden Sierra Workforce Investment Board (WIB) is a private, non-profit, federally funded agency that operates in partnership with El Dorado, Placer and Alpine Counties. Our mission is to apply our funding to improve the nation's workforce at the local level. Through our partnership with the local "One-Stop" Employment Connection centers, job seekers and employers have access to a full menu of services.

All members of the Board are appointed by committee and represent the many facets of workforce development - business, labor, public education, higher education, economic development, youth activities, employment and training, as well as the Legislature. The Board meets on a regular basis and the public is encouraged to attend the meetings. Decisions are reached through a collaborative process. Established by Executive Order in response to the mandate of the federal Workforce Investment Act (WIA) of 1998 the Board assists the Governor in setting and guiding policy in the area of workforce development.

Rotarian, Rotary Club of Point West

2011-2013

Annual Firefighter Recognition Event Chair

Rotary is a global network of business, professional, and community leaders who volunteer their time and talents to serve communities locally and around the world – and form strong, lasting friendships in the process. The Rotary Club of Point West was founded in 1985 by thirty- and forty-somethings who believed having fun should be central to their esprit de corps. That spirit continues today in a club of more than 160 members whose unofficial credo—and reputation—is, "Never dull."

Board Member, National Association of Residential Property Managers

2011-2013

Affiliate Chair

The National Association of Residential Property Managers (NARPM) is a non-profit organization of thousands of professional property managers serving landlords and providing single family homes for rent. NARPM was founded in 1986 to promote professionalism and education for the professional manager of small residential properties.

As affiliate Chair, my role is to strengthen the relationship between members, oversee activities and events to increase revenue and provide value to members.

References

External:

- David Taber, Retired CEO, American River Bank
 - 916-764-9979
- Rebecca Rawson, SVP, Well Fargo Bank
 - 916-788-4780
- Brian Gigliotti, Senior Financial Advisor, Merrill Lynch
 - 415-305-4927
- Brittany Carr, Former colleague/ team member at Wells Fargo Bank
 - 530-306-1958
- Damien Carrion, Battalion Chief, El Cerrito Fire Department
 - 925-548-0433