

WOMEN

— IN FINANCE —

CUSTOM CONTENT • July 22, 2024



RAQUEL BONE
PNC BANK



ALAYNE CORTES
PNC PRIVATE BANK



ELAINE CROUCH
INFINITY BANK



ALLISON DUNCAN
INFINITY BANK



DEBORAH GALLAGHER
CITIZENS BUSINESS BANK



TALIA KIRSTEIN
RSM US LLP



KOMAL KUMAR
COUNTY OF ORANGE/
JOHN WAYNE AIRPORT



JOYCE KWON
CITIZENS BUSINESS BANK



PATTI LEE
SUNWEST BANK



CRYSTAL LI
UHY LLP



DENISE MCCANLESS
SUNWEST BANK



TRACY MORALES
PNC PRIVATE BANK



**DANNI REMINGTON
SMITHSON**
BANK OF SOUTHERN
CALIFORNIA, N.A.



LAVON SHORT
CITIZENS BUSINESS BANK



PATTY STAPLES
INFINITY BANK



UYEN TRAN
FIRST FINANCIAL EQUIPMENT
LEASING



KARA TREBS
SUNWEST BANK



GRETCHEN VALENTINE
RSM US LLP



MARJIE ZETHRAUS
JP MORGAN CHASE

WOMEN IN FINANCE

Banking



RAQUEL BONE

PNC BANK

Raquel Bone is PNC Institutional Asset Management market manager in Greater Los Angeles and Orange County/Inland Empire, where she leads an experienced client service and sales team in providing innovative and effective asset management solutions.

Bone previously spent over 25 years at a large national financial institution, serving in various roles.

Bone has a Master of Public Administration in Nonprofit Management from University of Southern California, as well as a Master of Business Administration and Bachelor of Business Administration in finance and international business from New Mexico State University. A PNC-Certified Women's Business Advocate, she also earned a Diversity, Equity and Inclusion certificate from Cornell University. Bone holds FINRA Series 3, 7, 9, 10, 24, 30, 63 and 66 licenses.

Bone serves on the Board of Trustees for the NAACP and participated in Leadership Los Angeles and Leadership SoCal. In her spare time, she's completed 22 marathons in the U.S., China, Iceland and Greece.

The most valuable advice she's received is, "My parents always shared the road would not be easy, but the journey is worth celebrating if you learn from it and share your experiences, mentor and be mentored by others, and always pay it forward. Choosing courage over comfort allows your character to evolve in incredibly positive ways that will surprise you. Feel the fear and do it anyway is my mantra!"

Banking



ALAYNE CORTES

PNC PRIVATE BANK

Alayne Cortes is vice president, senior relationship strategist with PNC Private Bank in Orange County and Inland Empire, where, as lead advisor, she and her team provide high-net-worth individuals and families with a range of customized private banking and wealth management solutions to help them achieve their long-term goals.

Cortes is a lifelong learner. With over 28 years of experience in the financial services industry, she's committed to career growth. She was determined to obtain a bachelor's degree in business and finance management services at the same time her eldest son attended college, so they could achieve their degrees together. Currently, she's pursuing the Certified Financial Planner designation.

Cortes is passionate about empowering women entrepreneurs. As a PNC-Certified Women's Business Advocate, she aims to help women-owned-businesses and their founders achieve success.

Cortes supports numerous nonprofit organizations and serves on the board of Asian Real Estate Association of America's (AREAA) Orange County chapter and was recently appointed to the Pacific Symphony board.

Cortes says the most valuable professional advice she received was from her mentor, who said, "All this hard work does pay off. Be purposeful with your goals and stay joyful in the process. Just as Winston Churchill said, 'We make a living by what we get, we make a life by what we give.'"

Banking



ELAINE CROUCH

INFINITY BANK

Elaine Crouch is the executive vice president & chief administrative officer, overseeing the administration and risk management group for Infinity Bank.

Crouch has 50 years of banking experience in Southern California.

Crouch joined Infinity Bank as senior vice president/Risk Management, director of human resources and corporate secretary in February 2018 and was promoted to executive vice president/chief administrative officer and corporate secretary of the Bank in early 2023.

Crouch's career includes being part of the founding leadership of two Orange County banks as well as transforming those entities from a vision to a valuable part of the banking community.

Crouch's achievements include leading teams, training executives and creating internal accountability that have led to multiple consecutive decades of superior performance of the various departments she has led.

Crouch is considered the foremost expert in community banking in areas such as Human Resources, Corporate Governance and Audit Practices. Crouch's experiences, insight and knowledge has been sought from bankers throughout California and beyond.

Infinity Bank is privileged to have Elaine Crouch, one of the premier senior executives in the banking business.

A Financial Services Company

A proven history of strong financial performance and a commitment to safe, sound, and secure banking for our customers and communities

Equal Housing Lender | Member FDIC

03.24

cbbank.com | in

WOMEN IN FINANCE

Banking



ALLISON DUNCAN

INFINITY BANK

Allison Duncan is the executive vice president & chief financial officer, overseeing the accounting and finance group for Infinity Bank.

Duncan has more than 30 years of experience in public accounting, with a specialization in community banking and financial services, and experience in auditing, financial reporting and mergers/acquisitions.

Duncan began her banking career at Infinity Bank as the senior vice president of finance in June 2020. In December 2021, she was promoted to executive vice president/chief financial officer.

Duncan has also previously served as a chief financial officer of a third-party claims administration company.

Since taking over as CFO of Infinity Bank, Duncan has led several projects that have increased efficiency and improved their customers' experience.

Duncan has exhibited tremendous skill navigating difficult environments in the banking industry through such challenges as the COVID-19 pandemic, the failure of multiple regional banks and the prolonged stress of higher interest rates. Duncan deftly managed the Bank through these situations while also providing mentorship and guidance to other members of her team.

Infinity Bank is grateful for such a great leader as Allison Duncan as its most senior financial executive.

Banking



DEBORAH GALLAGHER

CITIZENS BUSINESS BANK

Debbie Gallagher has led Citizens Business Bank's Small Business Administration (SBA) Group since 2018. In her role as senior vice president & SBA group manager, Gallagher works to connect small-

business owners with loan programs that will help support their expansion and growth plans. She joined Community Bank in 2004 as vice president, indirect dealer group manager, and eventually transitioned to the SBA department. Gallagher, as a senior vice president and SBA division manager, successfully developed the bank into a nationally ranked SBA lender.

Gallagher has earned numerous honors over the course of her 30-year career in financial services. Most notably, she was awarded the Circle of Excellence during her time at Bank of America, and was a recipient of the Women at Work's Annual Award. In her free time, she leads a Young Women's Professional Group within her local community.

Gallagher is a graduate of University of California, Los Angeles, where she earned a Professional Designation Degree in Banking and Finance. She also graduated from the Pacific Coast Banking School, in partnership with the Foster Graduate School of Business at the University of Washington. She belongs to the National Association of Government Guaranteed Lenders (NAGGL).

Accounting



TALIA KIRSTEIN

RSM US LLP

Talia Kirstein is a tax senior manager at RSM US LLP, specializing in the IRC §41 Research and Development (R&D) Tax Credit, serving clients in various technology-focused industries, including software

development, consumer products, financial services and life science. In addition, Kirstein has expertise in IRC §174 Amortization of Research and Experimentation expenditures and IRC §45C Orphan Drug Credit. Kirstein brings a strong legal background to her role at RSM, having graduated from Loyola Law School, Los Angeles, with both a Juris Doctor and a Master of Laws in Taxation. She is a member of the State Bar of California and is an IRS Enrolled Agent.

At RSM, Kirstein has been pivotal in reducing her client's effective tax rates by managing and performing R&D tax credit studies. Kirstein leads her team in preparing federal and state credit calculations, drafting memoranda, and defending clients from tax authority examinations. Additionally, Kirstein advises on best practices for product and process management in production and development settings.

Her previous experience includes serving as a judicial extern in Los Angeles Superior Court, and as a legal clerk in the fields of entertainment law and estate planning. Kirstein is also an office leader of RSM's women's employee network group, STAR (Stewardship. Teamwork. Advancement. Retention.), coaches for the RSM First Choice Advisor program, and has championed the RSM Power of Love charitable initiative.

Talia Kirstein can be reached at talia.kirstein@rsmus.com.

Sometimes the most exciting thing to do for your money is to let it be boring.

See what boring banking can do for you at pnc.com/brilliantlyboring

Brilliantly Boring since 1865 is a service mark of The PNC Financial Services Group, Inc. PNC Bank, National Association. Member FDIC. ©2024 The PNC Financial Services Group, Inc. All rights reserved.



BRILLIANTLY BORING SINCE 1865™

WOMEN IN FINANCE

Government



KOMAL KUMAR

COUNTY OF ORANGE/
JOHN WAYNE AIRPORT

Komal Kumar has served the County of Orange for the past 17 years, beginning with nine years in finance roles at the Sheriff's Department before transitioning to the airport for the past eight years. Recently appointed as assistant director, she previously held the post of deputy airport director of finance administration from October 2021 to April 2024. In her role as chief financial officer for John Wayne Airport (JWA), Kumar orchestrated the strategic allocation of federal aid, enabling the airport to become debt-free by \$60.8 million defeasance in outstanding bonds, which were completed in February 2023. Her forward-thinking approach ensured JWA's financial robustness for future infrastructure projects and bond issuances, maintaining competitive rates for airlines. Collaborating with Orange County Public Works, Kumar spearheaded the establishment of JWA's Capital Improvement Program (CIP), securing funding totaling \$711 million from diverse sources like Passenger Facility Charges, the Bipartisan Infrastructure Law, and Airport reserve funds. Her prudent fiscal policies have bolstered the airport's financial health, evidenced by robust debt coverage, up to 1000 days cash-on-hand, and an upgraded bond rating from A+ to AA-.

Banking



JOYCE KWON

CITIZENS BUSINESS BANK

Joyce Kwon is the executive vice president and director of human resources for Citizens Business Bank. She is responsible for leading the Bank's core values and culture through the Human Resources Department.

Kwon has been in the financial industry for 30 years. She has cultivated a reputation for designing, implementing, and leading forward-thinking and sustainable HR programs, policies, and procedures in the areas of Total Rewards and Benefits, Talent Branding and Acquisition, HR Planning and Analytics, Leadership Development, and Employee Relations to enable the Bank's strategy, engage associates, and deliver business outcomes and performance.

Kwon holds a Bachelor's Degree in Human Resources Management from Cal Poly Pomona. She is a member with Society for Human Resources Management (SHRM) and the Mid-size Bank Coalition of America (MBCA).

Banking



PATTI LEE

SUNWEST BANK

Patti Lee joined Sunwest Bank in early 2019 as the SVP, controller, where she has significantly impacted the organization's accounting department. In her role, she oversees a comprehensive range of functions, including general accounting, tax, fixed assets, investments, accounts payable, regulatory reporting, internal financing reporting, and annual reporting. Her leadership and strategic implementation of enhanced internal control procedures have led to positive audit outcomes, with nearly no findings reported under her responsibility.

Lee's dedication and expertise have fostered strong working relationships with auditors, earning her praise for her extensive knowledge, meticulous work papers, and swift responsiveness to audit requests. Her professional capabilities were particularly underscored during the last external audit, where the audit partner acknowledged her as one of the most proficient Controllers they had collaborated with. This recognition further solidifies Lee's professional standing and the trust she has built within the industry.

Her achievements at Sunwest Bank illustrate her capability to manage complex accounting operations efficiently while maintaining high standards of accuracy and compliance. Her tenure as controller at Sunwest Bank has been marked by significant improvements in internal controls and audit results, reflecting her commitment to excellence and operational integrity.

IN LOVING MEMORY OF VICTORIA F. COLLINS FOUNDER, FRIEND, MENTOR, INSPIRATION, IRREPLACEABLE



The WISE family deeply mourns the passing of our beloved founder, Victoria F. Collins. What began as an investment conference in 1997, under Victoria's visionary leadership, blossomed into a national organization dedicated to providing free financial education to females of all ages and backgrounds.

For over 26 years, Victoria was not just our founder but the heart and soul of WISE. Her dedication, vision, and unwavering commitment to empowering women have left an indelible mark on all of us who had the privilege to work alongside her. She was an inspiration, and irreplaceable in every sense.

As we come to terms with this profound loss, we remember and celebrate Victoria's remarkable legacy. Victoria gave her time and energy to many organizations involved with the advancement of women. To celebrate her contributions, WISE established the Victoria F. Collins Legacy Fund in 2022 in her honor for scholarships and the sustainability of WISE. If you would like to contribute to this fund please donate here: wiseinvestors.org/victoria

Her passion and leadership have touched countless lives in our community and beyond. Victoria will continue to guide us in our mission.

With heartfelt gratitude and admiration,

The WISE Family



WOMEN IN FINANCE

Banking



DENISE MCCANLESS

SUNWEST BANK

Denise McCanless, SVP, Senior Relationship Manager at Sunwest Bank, joined the bank in early 2015 as a vice president and has been integral in driving its growth. Within the commercial lending

department, she specializes in serving high-net-worth individuals in the professional and executive sectors, with particular expertise in premium life insurance financing.

McCanless's impact at Sunwest Bank has been profound. She introduced the innovative concept of life insurance premium financing, a lending solution that had not previously been offered by the bank. Over the past seven years, her pioneering approach has resulted in an impressive \$200 million in life insurance premium financing production. Furthermore, McCanless has successfully spearheaded the Bank's Home Equity Credit Line Business and currently oversees the Bank's largest mobile home portfolio. Her strategic vision and leadership have significantly contributed to the bank's robust portfolio and service offerings.

Banking



TRACY MORALES

PNC PRIVATE BANK

Tracy Morales is vice president, senior relationship strategist with PNC Private Bank in Orange County/Inland Empire, where she and her team provide high-net-worth individuals and families with a range

of customized private banking and wealth management solutions to help them achieve their long-term goals. Through a dynamic discovery process, Morales helps build and maintain a thorough understanding of client needs and priorities in order to help them achieve the unique purpose behind their wealth. Morales builds long-lasting client relationships based on trust and personalized service. She has a deep understanding of a client-centric approach and strives to help individuals and families achieve their financial goals with strategic and informed guidance.

Morales has nearly 20 of experience in the financial services industry. Prior to her role with PNC, she served in private banking and retail roles at two large national financial organizations. She holds a Bachelor of Business Administration and is pursuing her Certified Financial Planner certification.

Morales is a PNC-Certified Women's Business Advocate and holds the FINRA Series 7 license.

She is an Orange County native who is passionate about philanthropy, cinema, and is an avid animal lover.

The most valuable professional advice Morales says she's received is, "Always act with courtesy, integrity and respect to foster trust from colleagues and clients. Above all, have fun."

Banking



DANNI REMINGTON SMITHSON

BANK OF SOUTHERN CALIFORNIA, N.A.

Danni Remington Smithson, EVP/Regional Manager for Bank of Southern California, started her career forty years ago, with the last thirty focused in the Irvine/Newport market. She is considered by many to be an icon in community banking. A fierce

advocate for her clients, with whom she develops long-term relationships, Smithson is a deeply respected, results-oriented corporate finance professional. She is highly regarded by her colleagues, clients, and community leaders for always going the extra mile, particularly with women-owned businesses and local charities. She finds time not only to grow her own client portfolio to impressive levels, but also to assist her clients with growing their businesses, lead the Bank's Orange County Advisory Board, serve as a mentor and coach to young women, and champion several causes offering much-needed support to those they serve. Smithson's dedication to making a difference has proven to be a valuable resource for countless nonprofit organizations, having served in leadership positions for the Orange County Alzheimer's Association, Families Forward, Risk Management Association- Orange County Chapter, and the Greater Irvine Chamber of Commerce, among others.

The efforts Smithson has made during her career have created paths to success for so many other amazing females in the banking industry, making her a truly Distinguished Leader.



On behalf of the entire Sunwest Bank Team, we would like to congratulate:



Patti Lee



Kara Trebs



Denise McCanless

on being honored in the OC Business Journal's
LEADERS OF INFLUENCE
WOMEN IN FINANCE



Banking



LAVON SHORT

CITIZENS BUSINESS BANK

LaVon Short has more than 40 years of financial services experience. Short began her career with Crocker National Bank and later joined Wells Fargo Bank as a personal banking Officer. She was a branch manager for five branches before moving to Citizens Business Bank in 1995. During her time with Citizens Business Bank, she has been honored into the CEO Club for four different years, was awarded the President's Award, and successfully led her teams to a Department of the Year award.

In her current role of executive vice president and director of treasury management and marketing, Short oversees the treasury management sales, bankcard sales, deposit services, product & sales support, and marketing groups. She serves on several committees within the Bank, including the Fair Lending, Management Risk Committee, and the Management Compliance Committee. In addition, she oversees the Citizens Experience Committee and is the chairman for the Digital Customer Experience Committee.

Short attended Chaffey College where she was a member of the Phi Theta Kappa Honor Society. She has obtained several licenses relevant to the financial industry, including a Life Agent license, Series 6 license, and Series 63 license. She has also completed the American Bankers Association National Trust School.

Banking



PATTY STAPLES

INFINITY BANK

Patty Staples is the executive vice president & chief credit officer, overseeing the credit group for Infinity Bank.

Staples has more than 30 years of experience in the banking industry, most of which are as a chief credit officer of several Southern California-based community banks.

Upon joining Infinity Bank in 2021, Staples has been responsible for overseeing all areas of lending, including lending platform implementation, credit administration, loan servicing, lending compliance, problem loan administration, portfolio management, credit policies and board reporting. In addition, during Staples' tenure, Infinity Bank has managed to keep its portfolio performing at a high level despite the many external challenges that the economic environment has experienced.

Staples' career includes turning around multiple banks by applying her extensive credit skills and experience along with her compassion towards customers facing the most difficult of circumstances.

Staples' care for her colleagues and customers is evident in her willingness to listen and her caring wisdom that she shares with others.

Infinity Bank is most fortunate to have someone of Patty Staples' caliber as its most senior credit executive.

Financial Services



UYEN TRAN

FIRST FINANCIAL EQUIPMENT LEASING

Uyen Tran, the vice president, GL Accounting at First Financial Equipment Leasing, has made an exceptional impact on the company's accounting department over the past year through her remarkable

leadership skills. Under her strategic guidance, the team has achieved unprecedented success, transforming a department with high turnover into one that is highly efficient, effective, and exceptionally skilled.

When she assumed the role of controller in May 2023, following the departure of the previous controller, she was able to produce financial statements in only 40% of the time it originally took. Tran's dedication to fostering a cohesive and professional team has resulted in significant enhancements to our financial processes, leading to a remarkable increase in efficiency and accuracy. Her leadership has not only raised the bar for our entire company but also inspired her team to strive for excellence consistently in all our endeavors.

Tran's significant improvements to our month-end closing process, a 60% increase in efficiency, have profoundly impacted our company's success. Additionally, she developed a robust Balance Sheet reconciliation process that added 44 more General Ledger accounts for our team to reconcile, an increase of 151% from the number of accounts reconciled in the previous fiscal year. By streamlining the production of financial statements and introducing new reconciliation and documentation processes, she has further enhanced efficiency and internal control. Tran's exceptional value to our company is immeasurable, and her contributions have been pivotal in driving our success.

THE MOUNT RUSHMORE OF WOMEN IN BANKING

Infinity Bank salutes all of its women rockstars

Banking



KARA TREBS

SUNWEST BANK

Kara Trebs has played a pivotal role in the growth and development of Sunwest Bank's Human Capital (HR) department since she joined the bank in 2016. Her contributions have been instrumental in the department's evolution. Among her significant accomplishments at the Bank over the past eight years was the development of the Health Savings Account (HSA) plan and app. Her strategic approach has also been a key factor in the bank's ability to maintain benefits without a premium increase for the past 6 years.

In addition to leading the way in benefits, Trebs established the Sunwest Bank Learning and Development (L&D) department. This program is tailored for recent college graduates and includes an Operations Training Program, an Analyst Program, and leadership and management training. She has also introduced an annual "wellness month" focused on mental, physical, financial, and dietary wellness initiatives. Additionally, Trebs led a survey pilot to gather real-time feedback from staff, ensuring comprehensive data collection throughout an employee lifecycle.

Accounting



GRETCHEN VALENTINE

RSM US LLP

Gretchen Valentine is a seasoned enterprise account leader and tax services partner at RSM US LLP, with over 30 years of experience in the finance sector. Specializing in corporate tax matters, Valentine has managed complex issues such as formation, restructuring, and mergers and acquisitions. She has substantial expertise in addressing the operational and accounting challenges of global clients, particularly in the technology and manufacturing industries.

Throughout her career, Valentine has been instrumental in developing strategies for income taxes and FASB Accounting Standards Codification Topic 740 (ASC 740). She has also played a pivotal role in tax education, serving as a Tax and ASC 740 instructor for continuing education programs. Her leadership extends beyond her tax expertise, having held several key positions in RSM's West Region, including managing partner and tax consulting leader.

Valentine is deeply committed to supporting professional development, notably as the executive sponsor of the RSM's women's employee network group, STAR (Stewardship. Teamwork. Advancement. Retention.). She holds a Master of Business Taxation and a Bachelor of Science in Accounting, both from the University of Southern California. Gretchen Valentine can be reached at gretchen.valentine@rsmus.com or (949) 255-6568.

Banking



MARJIE ZETHRAUS

JP MORGAN CHASE

Marjie Zethraus is market executive leading Chase's Emerging Middle Market Banking team serving Orange County, California. In this current position, she provides financial solutions to companies with revenues between \$20 million and \$500million.

In 2007, Zethraus joined the firm in J.P. Morgan's Consumer & Retail Investment Banking Group in Dallas, Texas where she worked on debt and equity transactions for clients in the retail industry. Relocating to California in 2009, Zethraus joined the Orange County Middle Market team as a Credit Analyst and became an Underwriter and then Banker in 2012.

Zethraus was previously a member of the Commercial Bank's Sales & Business Development Committee and remains active supporting the Orange County Market Leadership Team. She is a founding member of the firm's Orange County Volunteer Leadership Group.

Zethraus is active in the community serving on Orange County's Friends of CASA Committee and is a leader for the firm's Women On The Move initiative across Orange County and California.

Zethraus holds her Series 7, Series 63 and a Bachelor of Science degree in Accounting and Business Administration with Special Attainments in Commerce from Washington and Lee University. She resides in Ladera Ranch, California with her husband, Casey and son, Duke. They enjoy the outdoors as well as visiting their families in Texas and North Carolina.

Accounting



CRYSTAL LI

UHY LLP

Crystal Li is a partner at UHY LLP with more than 15 years of diversified experience in public accounting, with a concentration in IPOs, Special Purpose Acquisition Companies (SPACs), reverse-mergers, and financial due diligence. She additionally serves as a leader of UHY's China

Group, which closely works with U.S. and Asian companies to encourage international growth between the continents.

As a leader of the firm's SPAC and IPO practice, Li supports companies on all sides of the public market, including international firms seeking entrance to the U.S. market. Her work with SPACs regularly results in deals in excess of \$100 million, although Li has completed an international de-SPAC transaction in excess of \$1 billion. Last year, she led a traditional IPO engagement for a local Southern California based company, which was listed on Nasdaq within six months. She serves as a technical resource to UHY International and collaborates with other firms to complete international and cross-border due diligence engagements.

In addition to serving as the Irvine office's lead partner, Li co-manages the Beijing office established by UHY's U.S. operations. She has grown both offices from the ground, both now boasting a rapidly expanding workforce with a client base to match.

Li is an advocate for the Chinese American community and involves herself in the Chinese American CPA Association. Li always welcomes opportunities to share her extensive knowledge, and she regularly collaborates with other community professionals to provide information on hot topics and answer questions from businesses that help them grow.

Invested in women's success

Women on the Move is JPMorganChase's commitment to fuel female ambition and advance financial equality.

Today, with women making up half of our global workforce and represented at every level of our organization, we are building on our success and reaching externally to expand our commitment to empower all women.

We're proud to partner with the Orange County Business Journal in celebrating a remarkable group of businesswomen and leaders.

Learn more: jpmorganchase.com/WOTM

© 2024 JPMorgan Chase & Co.



JPMorganChase