Top Commercial Bankers & Private Wealth Bankers

Darrell S. Daniel III
SVP, Director of
Commercial Real Estate Banking
Sunwest Bank

Eugene De La Cruz
Senior Vice President, Middle Market
Banking Market Manager
Umpqua Bank

Matt Klingbeil
Senior Vice President,
Relationship Manager
PNC Bank

Chang Lee
Senior Vice President
PNC Bank

Tom Lowrey
Senior Vice President and
Senior Relationship Manager
PNC Bank

George Plazola
Managing Director | Senior
Relationship Manager
Corporate & Commercial Banking
Flagstar Bank

Dennis M. Percell Jr., CWS®
Senior Vice President &
Senior Relationship Strategist
PNC Private Bank

Jesse V Sanchez
Managing Director |
Senior Relationship Manager
Corporate & Commercial Banking
Flagstar Bank

Joanne Stockdale & Chris Croswell
Vice Presidents and Senior Managing Directors
1st Century Bank

Craig Takeshige
Senior Vice President &
Orange County Market Director
Umpqua Bank

2025 Top Commercial Bankers & Private Wealth Bankers

Darrell S. Daniel III
SVP, Director of Commercial Real Estate Banking
Sunwest Bank

With over 35 years of experience in the banking and finance industry, Darrell S. Daniel III is a seasoned commercial banker committed to delivering tailored financial solutions to businesses of all sizes. Known for a results-driven approach and a deep understanding of the challenges facing today's enterprises, Daniel works closely with clients to assess their unique needs and help them navigate the complex financial landscape.

Specializing in commercial investor real estate financing, Daniel has developed a strong track record of supporting companies in achieving their financial goals, whether they are seeking to grow, restructure, or optimize their operations.

Having built a reputation for exceptional customer service, Daniel takes pride in building long-term relationships based on trust, transparency, and mutual success. Passionate about staying at the forefront of industry trends and innovations, Daniel is always eager to provide clients with the best solutions available.

Outside of banking, Daniel enjoys Basketball and Golf, and has dedicated his time to youth boys' and girls' basketball development by serving as a Head Club Coach for 15 years in Orange County. In addition, Daniel is active in many charitable causes throughout the Orange County area.

Eugene De La Cruz
Senior Vice President, Middle Market Banking Market Manager
Umpqua Bank

Eugene De La Cruz is a distinguished banking executive with over 20 years of experience in Southern California's financial services industry. As senior vice president, middle market banking market manager at Umpqua Bank in Irvine, De La Cruz leads a Commercial Banking team dedicated to providing holistic working capital support, offering strategic advisory services to help companies optimize their financial operations and achieve sustainable growth.

Since joining Umpqua in 2019, De La Cruz has been instrumental in securing some of the bank's largest customer acquisitions and establishing its reputation as a relationship-focused partner for midsize companies in the region. In addition to broad banking experience, De La Cruz has deep expertise executing leveraged ESOP transactions in support of ownership transitions. His leadership and strategic vision make him a trusted partner for Orange County business leaders seeking to navigate the complexities of today's financial landscape.

Matt Klingbeil
Senior Vice President, Relationship Manager
PNC Bank

Matt Klingbeil is a senior vice president relationship manager with PNC Bank's Commercial Banking Group in Orange County, CA. Klingbeil has over 18 years of industry experience working in commercial banking and lending in Southern California, and he holds a Bachelor's Degree in Economics from the University of Wisconsin-Madison. Throughout his career, he has consistently been recognized as a top-performing banker who continuously prioritizes his clients' needs, which has helped him earn numerous awards and promotions over the years.

Klingbeil was born and raised in Northeastern Wisconsin, where he still has family that he visits frequently. He has been a resident of Huntington Beach since 2006, where he lives with his wife and two daughters. Klingbeil is an avid sports fan (of all Wisconsin-based teams) and a live music enthusiast, and he is actively engaged in giving back to the community by volunteering his time to local non-profits and community events.

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2025 Top Commercial Bankers & Private Wealth Bankers

PNC BANK

Chang Lee
Senior Vice President
PNC Bank

Chang Lee is a senior vice president for PNC's Commercial Banking Group in Orange County, where he is responsible for delivering credit products and cash management services to companies and nonprofit organizations. He has 25 years of experience as a middle-market banker, working closely with C-suite executives to advise clients on optimal credit structures, improve cash flow efficiency, and deliver comprehensive treasury management solutions. He has developed deep expertise in credit structuring and providing value-added financial solutions, including cash management strategies, working capital facilities, and term, equipment, real estate, acquisition, and recapitalization loans for businesses across Orange County and the Inland Empire.

Before joining PNC, Chang began his career at U.S. Bank and later spent over 18 years at Union Bank, where he became a top performing Senior Relationship Manager.

Lee holds a B.A. in Economics from University of California Irvine and a M.B.A in Finance from Chapman University.

PNC BANK

Tom Lowrey
Senior Vice President and Senior Relationship Manager
PNC Bank

Tom Lowrey is a seasoned relationship manager for PNC's Corporate Banking Team in Orange County, where he serves middle-market and large corporations. With over 20 years of experience in the sector, Lowrey has developed a reputation for delivering strategic, unbiased advice that empowers his clients to achieve both their short- and long-term financial goals. His expertise spans multiple industries—including manufacturing, technology, healthcare, consumer goods, and more—allowing him to tailor solutions that meet the unique needs of each business and provide clients with the tools, insights, and expertise needed to thrive in an increasingly competitive business environment.

Prior to joining PNC, Lowrey help leadership roles at Wells Fargo, where he served as a Business Development and Regional Sales Manager for their commercial banking division. In this capacity, Lowrey cultivated relationships with a diverse portfolio of clients, gaining valuable insights into the challenges and opportunities that business face in an evolving market.

Lowrey holds a B.A. in Environmental Science and Policy from the School of Social Ecology at UC Irvine and a degree in Spanish from the CEPE program of the Universidad Nacional Autonoma de Mexico. He has been involved in various organizations in his banking tenure in Orange County including ACG, Octane, Forum for Corporate Directors, Orange County Business Journal and others.

flagstar

George Plazola
Managing Director | Senior Relationship Manager Corporate & Commercial Banking
Flagstar Bank

George Plazola serves as managing director and senior relationship manager within Flagstar Bank's Corporate and Commercial Banking divisions. He is responsible for sourcing and managing Southern California clients across a wide range of industries, including manufacturing, distribution, logistics, consumer products, retail, healthcare, and construction.

Prior to joining Flagstar Bank, Plazola held credit underwriting and relationship management roles at Union Bank and U.S. Bank. As a graduate of Union Bank's commercial credit training program, an underwriter, and a relationship manager, he has extensive experience delivering asset-based finance, trade finance, real estate, and cash flow lending solutions for single and multi-bank transactions. His expertise also extends to capital markets, derivatives, and a full suite of treasury management solutions. Over his 28 years in the industry, he has developed enduring relationships with his clients.

Plazola earned his Bachelor of Science in Business Administration from California State University in Pomona, California.

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Managing wealth is complicated. Whether you're looking to grow yours over time, plan for a succession, define your family legacy, or give back to the community, PNC Private Bank® simplifies the complex. By meeting you where you are on your financial journey, we aim to gain a better understanding of your goals so that we can bring them to life brilliantly. Backed by nearly 160 years of experience, our team of specialized advisors takes a steady, calculated, some might even say, boring approach to deliver expert services that are in your best interest. Through our deep discovery process we're able to create customized solutions that reflect your long-term ambitions, starting today and through the life of your wealth plan.
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2025 Top Commercial Bankers & Private Wealth Bankers

PNC PRIVATE BANK

Dennis M. Percell Jr., CWS®
Senior Vice President & Senior Relationship Strategist
PNC Private Bank

Dennis Percell is a senior vice president and relationship strategist for PNC's Private Bank in Orange County. With nearly 30 years of wealth management experience working with high net-worth individuals, families, and their businesses, Percell helps clients address short-term credit and cash management needs, as well as long-term investment and estate planning goals. As a trusted guide with extensive experience planning for virtually every need – from business to philanthropic, retirement to wealth preservation – Percell actively helps his clients define and achieve a unique purpose of their wealth.

Prior to joining PNC, Percell served as a Private Client Advisor with Bank of America's Private Bank (formerly U.S. Trust), and The Private Bank at Wells Fargo.

Percell sits on the board of the Orange County Boy Scouts of America and holds a B.A. in finance and concentration in financial planning from The California State University, Fullerton, as well as a Certified Wealth Strategist® designation.

flagstar

Jesse V Sanchez
Managing Director | Senior Relationship Manager
Corporate & Commercial Banking
Flagstar Bank

Jesse Sanchez serves as managing director and senior relationship manager within Flagstar Bank's Corporate and Commercial Banking division in Newport Beach, California. In this role, he is responsible for growing and managing a complex portfolio of large to middle market clients and partnering with internal teams to deliver the bank's full suite of financial products and services.

Prior to joining Flagstar, Sanchez spent 12 years at U.S. Bank, where he held several progressive roles, including relationship manager, treasury management consultant, and payment solutions consultant. He brings over a decade of experience in corporate and commercial banking to Flagstar. Across these roles, Sanchez built a reputation with a proven track record for delivering strategic financial solutions, cultivating long-term client relationships, and driving business growth across multiple banking segments.

A proud U.S. Marine Corps veteran, Sanchez served five years in active duty and was a founding member and Chapter President of the U.S. Bank Proud to Serve Business Resource Group. He credits his military service for instilling his core values—accountability, integrity, and leading by example. These principles continue to guide his professional life and his commitment to serving clients with purpose and dedication.

Sanchez earned his Bachelor of Science in Accounting from the Leventhal School of Accounting at the University of Southern California.

UMPQUA BANK

Craig Takeshige
Senior Vice President & Orange County Market Director
Umpqua Bank

Craig Takeshige is the Senior Vice President and Orange County Market Director within Umpqua Bank's Commercial Banking Division. In this role, Takeshige leads the bank's high-performing commercial team, serving companies with annual revenues ranging from $25 million to $2 billion across Orange County and the Inland Empire. He also focuses on building the Umpqua Bank brand among midsize companies, particularly growth-focused Commercial and Industrial enterprises.

With over 30 years as a banking leader in Orange County, Craig has supported the complex financial needs of hundreds of enterprises, including some of the region's marquee companies. His expertise spans broad-based credit, underwriting and risk management. Takeshige is also among a select group of nationally recognized commercial bankers with in-depth expertise in the waste and recycling industries, continuing to advise and support related companies nationwide. Based in Irvine, Takeshige has been serving the financial needs of middle market companies since 1995. He is a graduate of the University of California, Irvine, and the Pacific Coast Banking School at the University of Washington.

2025 Top Commercial Bankers & Private Wealth Bankers

1ST CENTURY BANK

Joanne Stockdale & Chris Croswell
Vice Presidents and Senior Managing Directors
1st Century Bank

Joanne Stockdale and Chris Croswell, vice presidents and senior managing directors at 1st Century Bank, are leading the bank's growing presence in Orange County and Newport Beach. Together, they bring over 40 years of combined expertise in private banking and financial services, offering personalized, high-touch banking solutions backed by a deep understanding of the Orange County market.

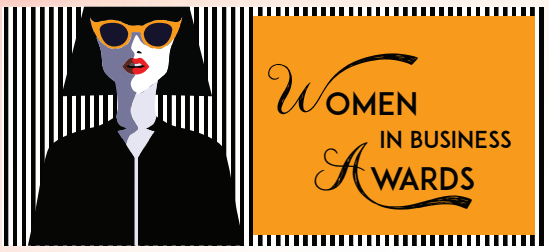
Joanne Stockdale has over 27 years of experience in banking and financial services, with expertise in serving clients across various industries, including real estate, property management, law, business management and other professional services. She is known for her client-first approach and her ability to navigate complex financial needs with discretion and precision. Stockdale earned her Bachelor of Business Administration in Finance from Gonzaga University and holds Series 7 and 63 securities registrations, as well as a California Life Insurance License.

Chris Croswell brings more than 20 years of banking experience, specializing in private banking, fund banking, real estate and family office services. He is committed to delivering comprehensive, relationship-driven service that supports his clients' long-term financial goals. With each client relationship, Croswell draws on his industry experience and strong work ethic to deliver banking solutions that are simpler, more personalized and seamlessly integrated for each client. Croswell holds a Bachelor of Science in Business Administration from the University of Nevada, Las Vegas.

A talented team of experienced bankers who share their client-centric approach supports Stockdale and Croswell. The team includes Vice President and Senior Preferred Banker Paul Cortez, Assistant Vice President and Senior Preferred Banker Scott Eldridge, Assistant Vice President and Associate Relationship Manager Heather Clemmer, Assistant Vice President and Senior Preferred Banker Amy Wong and Senior Client Consultant Magdalena Seabold, each bringing their industry knowledge and dedication to exceptional service.

1st Century Bank is a division of MidFirst Bank, the largest privately owned bank in the nation. A combination of private ownership, a strong capital base and local-market focus and expertise distinguishes 1st Century Bank as a premier financial institution in Southern California. 1st Century Bank is committed to providing Orange County with a personalized banking experience defined by precision and service that goes beyond expectations.

The 31st Annual



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Nomination Deadline: July 16, 2025

Nomination Information
Visit www.ocbj.com/events or contact Elyana Torres, Signature Events Manager, at 949.664.5065 or torres@ocbj.com.

Luncheon & Awards Program
October 15, 2025
12:00 p.m. – 2:00 p.m.
Tickets*: $195 / Table of 10: $1850
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