



## Meet the Judges:



**Tiffany Abrishami - Assistant Vice President, U.S. Bank**

Tiffany Abrishami is an assistant vice president and commercial relationship manager at U.S. Bank, where she supports middle market corporations throughout Orange County. In her role, she delivers a comprehensive suite of commercial banking products and services tailored to meet the unique needs of clients across Southern California. Abrishami assumed her current position in June 2023, following six years of experience supporting the San Diego and Torrance Commercial Banking teams. Her banking career began at U.S. Bank 13 years ago, where she progressed from a teller to a client relationship consultant within the Consumer & Business Banking Group over a four-year period. Deeply committed to community engagement, Abrishami serves on the board of U.S. Bank's Orange County chapter of the Proud to Serve Business Resource Group, which supports military veterans and their families through year-round volunteer initiatives. She has also been an active supporter of the Working Wardrobes "Power Up for Success" event, helping veterans transition to civilian life. Abrishami holds a Bachelor of Arts in Business Administration with a Specialization in Finance from American Intercontinental University.



**Carissa Bechtloff - Executive Director, Business Development, City of Hope Orange County**

Carissa Bechtloff, MBA, is a leader in the healthcare and hospital industry with a proven track record in strategy, business development and physician relations. In her current role, she serves as executive director of business development at City of Hope Orange County providing administrative leadership over the business development and physician relations activities to drive engagement and growth throughout the Orange County and Long Beach markets. She serves on several community Board of Directors, including Families Forward, Project Possible and the Greater Irvine Chamber of Commerce (GICC). In 2019, she received the Top 40 Under 40 Award by GICC. Bechtloff earned her Bachelor's Degree in Business Administration at California State University, Fullerton, and her Master's in Business Administration from University of California, Irvine in the Healthcare Executive MBA Program. In addition, she is also a certified LEAN Black Belt.



**Julie Beckley - Senior Vice President - Business Development, Wells Fargo Commercial Banking**

Julie Beckley is a tenured SVP - director of business development on the Southern California Commercial Banking team at Wells Fargo. She is responsible for the business development of new middle market relationships, targeting companies with sales in the range of \$25 million to \$5 billion in revenues with a focus on developing business in Orange County. Beckley's primary responsibilities include working closely with prospective clients to thoroughly understand their short- and long-term financial and strategic objectives and to provide appropriate thought leadership. Beckley provides an insightful understanding of the full range of credit and non-credit suite of products and services at Wells Fargo and her client centric approach is an asset to help meet the financial needs of OC companies across various industries. She has held multiple positions in her 35-year banking career, including over 23 years in the OC market.



**Margita Labhard - Senior Director of Philanthropic Strategy, Orange County Community Foundation**

Margita Labhard is a forward-thinking, strategic leader with over 20 years of experience in organizational growth, business development, digital transformation and philanthropy. Her achievements have spanned developing market strategies, developing new products and services, launching new business models and technologies, enhancing business value and services, diversifying revenue streams, increasing profitability, and improving internal business systems and operations for Fortune 500 businesses and non-profits. As senior director of philanthropic strategy, Labhard partners with individuals, families, corporations, nonprofits, and the professional advisor community to craft strategies for amplified charitable giving in Orange County. She leads a development team who provide guidance on current and planned giving options, handling of illiquid assets such as real estate and private business holdings, and support the establishment of charitable funds for enduring philanthropic impact.



**Katherine Collins - Vice President, Treasury Management Officer, PNC Bank**

Katherine Collins is a treasury management officer for PNC Bank's Orange County and Inland Empire market. Collins consults for and manages a middle market and corporate banking portfolio, develops treasury proposals for current and prospective clients, conducts an annual assessment of client treasury needs and works with internal partners on client deposit strategies. Collins helps companies drive efficiency in their business by leveraging technology to address challenges faced in corporate treasury. She works with clients to understand their businesses at a micro level to identify ways to optimize working capital and mitigate risk in an ever-changing treasury landscape. Collins has nearly two decades of experience with a diversified background in retail banking, sales and operations across segments including commercial banking, business banking, life sciences, property management, retail, and auto finance. Collins leads PNC's local Women in Business program including engagement and support for women financial decision makers. Collins enjoys connecting with women-led businesses and accelerating women's financial equality as a Certified Women's Business Advocate. Collins is a graduate of California State University, Los Angeles where she received a Bachelor of Science in Business Administration with a concentration in Finance and a minor in management. She resides locally with her husband and dog.



**Victor Guerrero - President & Chief Operating Officer, Infinity Bank**

Victor Guerrero has dedicated more than 35 years to serving the Los Angeles/Orange County communities in banking. Starting out as a teller at Bank of America in 1988, he's worked in many roles in the industry, from operations to sales, credit, and finance. Since 2018, Guerrero has been the founding executive at Infinity Bank, where he serves as president and chief operating officer, and previously served as the founding CFO of Orange County Business Bank. Guerrero finds his greatest joy in helping people achieve their dreams and goals as a banker, advisor, and partner. With 33 years of marriage and two adult sons, Guerrero's family keeps him humble and generally grounded, but never quiet!



## Meet the Judges:



**Thomas Lowrey - Senior Relationship Manager, PNC Bank**

Tom Lowrey is a senior relationship manager for PNC Corporate Banking. Lowrey is responsible for managing a book for corporate clients and driving new sales activity. He advises clients on solving complex problems in the areas of capital planning and structuring, investor relations, treasury operations, balance sheet and cash flow risk management, and liquidity/investments. Lowrey has over 20 years of banking experience.



**Paul O'Mara - Senior Vice President, U.S. Bank**

Paul O'Mara is a senior vice president at U.S. Bank managing a portfolio of middle market relationships in the Orange County Commercial Bank. He provides the bank's wide array of products and services to middle market clients in the Southern California Region. Prior to assuming his current role, O'Mara was managing director at Union Bank managing the Orange County Middle Market team. From July 2009 to October 2019, O'Mara was regional vice president at Wells Fargo Bank. O'Mara held a number of other positions at Wells Fargo over 20 years including divisional sales manager where he managed a team of business development officers covering the Midwest portion of the country. O'Mara spent 16 years at Continental Bank/Bank of America as a market executive for the middle market lending division in Chicago. O'Mara earned his Bachelor of Science degree in Finance from Eastern Illinois University, Charleston, IL. O'Mara is a member of the University of California-Irvine Chief Executive Roundtable. For the past five years, O'Mara has been a board member of the J.F. Shea Therapeutic Riding Center. Paul is a Board member of the Forum for Corporate Directors (FCD).



**Melissa Pollard - Senior Vice President, Fifth Third Bank**

Melissa Pollard is a senior vice president and senior relationship manager for Fifth Third Bank's commercial banking practice in Orange County where she brings 37 years of experience to her clients. She has been with Fifth Third for seven years where she is responsible for new business development and ongoing client management. She previously worked for Comerica Bank for 20 years and Bank of America for 10 years. She earned her BS and BA degrees from the University of Richmond in Virginia. An east coast native, Pollard has been married for 34 years with two grown children, and they have lived in Aliso Viejo for the past 27 years. She enjoys spending time with her family, traveling and other outdoor activities. Pollard is a longstanding director on the board of Association for Corporate Growth Orange County and their exclusive Women in Leadership banking sponsor since inception. She also serves on the Associates Board of Second Harvest Food Bank of Orange County and the Boys and Girls Clubs of Central Orange Coast's Women of Greatness Committee. In addition, she is an active member of Orange County United Way's Women United, Financial Executives International, Center for Business Growth, Executive Connections, and ProVisors.



**Richard Reisman - Publisher, Orange County Business Journal**

Richard Reisman is publisher of the Orange County Business Journal. Reisman joined the Business Journal in 1990. Since then, the publication's acceptance by the business community has been dramatic. Paid circulation and advertising volume has grown significantly, making it possibly the top Business Journal in the country. Prior to the business journal, Reisman was director of marketing for the Orange County edition of The Los Angeles Times. Earlier in his career, Reisman practiced law in San Francisco and Washington, D.C. While in private practice in Washington, Reisman served as special counsel to the House Ethics Committee. Reisman holds an MBA from UCLA, where he was awarded the R.C. Baker Foundation Fellowship, and a law degree from George Washington University, where he graduated with honors. Reisman is listed in "Who's Who in America" and has served on numerous boards.



**Brenda Rose - Executive Director, Business Banking Market Manager, OC, JPMorgan Chase**

Brenda Rose joined Chase for Business in 2009 and has led the Orange County Market since 2021. Her team of 70+ relationship managers offer treasury management solutions, access to capital and full-service financial guidance to business owners. Prior to Chase, Rose's background included commercial real estate lending, large corporate banking and wealth management experience. Active in the community, Rose has served on the Advisory Board of the Orange County Business Council and is an active member of the OC Market Leadership Team at Chase. Personally, Rose grew up in Los Angeles, has a BS in Business Administration from California State University, Northridge and an MBA from University of Southern California, both on full academic scholarships. She also has a graduate degree in banking from Pacific Coast Banking School in Seattle. Rose loves fitness, photography, scuba diving adventures and international travel with her family. She is a proud stepmom to four grown kids and a new grand baby.



**Lisa Westhafer - Senior Vice President, Middle Market Banking, Fifth Third Bank**

In her role as senior vice president, Lisa Westhafer leads the marketing efforts for Fifth Third Bank's Commercial Banking office in Orange County, focusing on serving clients in the market with revenues between \$20 million to \$500 million. Westhafer assists privately run companies with their financing, treasury management and capital market needs. Lisa has been in the financial services industry for over 25 years. Prior to entering into the banking field, she worked for both the Walt Disney Company and Arthur Andersen. A Southern California native, Westhafer is married, has a 10-year-old son, and lives with her family in Nellie Gail. She earned her degree in business from the University of Washington and holds a CPA designation (currently inactive) and is Series 7 and 24 licensed. When not working or spending time with her family, Westhafer enjoys traveling, scuba diving, interior design and cooking.