Top Commercial Bankers & Private Wealth Bankers






















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2026 Top Commercial Bankers & Private Wealth Bankers

David Askew
Managing Partner
Mercer Advisors

David Askew serves as managing partner at Mercer Advisors, where he oversees the firm's Southern California wealth advisory teams and works closely with high-net-worth and ultra-high-net-worth families through Mercer Advisors' Regis Group. Based in Orange County, Askew specializes in comprehensive financial planning, helping clients navigate investment strategy, tax planning, estate planning, risk management and multigenerational wealth transfer.

Askew joined Mercer Advisors in 2016 and brings extensive experience working with entrepreneurs, technology professionals, and entertainment industry families throughout Southern California. His approach emphasizes integrating all aspects of a client's financial life, particularly for families managing concentrated stock positions, significant real estate holdings, and legacy planning needs.

Askew serves as an adjunct professor at California State University, Fullerton, where he teaches the university's capstone Financial Planning Practicum course for CFP students. During the Los Angeles wildfires, he also helped organize a Mercer Advisors-led disaster relief initiative that provided pro bono financial planning guidance to impacted families.

Askew earned his bachelor's degree in finance, an MBA, and a master's degree with an emphasis in financial psychology, which continues to shape his client-centered approach to wealth management and financial education.

Jon Bae
Relationship Manager, Corporate & Institutional Banking
PNC Bank

Jon Bae is a Relationship Manager in Corporate & Institutional Banking (C&IB) at PNC Bank. Based in Irvine, California, Bae specializes in delivering tailored banking and capital solutions to middle-market business clients, helping them optimize liquidity, manage risk, and support long-term growth.

With a strong client-first mindset, Bae focuses on building deep, strategic relationships across a diverse range of industries. He works closely with business owners, CFOs, and treasury teams to understand their unique financial needs and align them with PNC's broad suite of capabilities, including treasury management, lending, capital markets, and advisory services.

Operating within one of the nation's leading financial institutions, Bae contributes to PNC's continued growth in the Southern California market, leveraging the bank's strong balance sheet and innovative platforms to support client success.

Bae believes that successful banking partnerships are built on trust, responsiveness, and insight. He is committed to serving as a proactive advisor—anticipating client needs and delivering thoughtful financial solutions that evolve alongside their businesses.

Julie Beckley
Senior Vice President, Southern California Sales Manager
Columbia Bank

Julie Beckley is Senior Vice President, Southern California Sales Manager for Commercial Banking at Columbia Bank. In this role, she leads business development efforts across Southern California, working with companies ranging from emerging middle market businesses to larger middle market/corporate banking clients with revenues from approximately $5 million to several billion dollars.

Beckley partners closely with business owners, CFOs, management teams, and professional advisors to understand their strategic and financial objectives and connect them with Columbia Bank's comprehensive commercial banking capabilities. She works across the broader Columbia platform to deliver tailored credit, treasury management, deposit, and specialty banking solutions that support client's growth and long-term success.

With over 35 years of banking experience, Beckley has held leadership, relationship management, and business development roles spanning corporate banking, middle market banking, specialty lending, and strategic business development. She has spent more than 25 years serving the Southern California business community and is recognized for her extensive network, relationship-focused approach, and commitment to helping clients achieve their business goals.

Beckley can be reached at juliebeckley@columbiabank.com and 949-322-5148

Kristi Blazier
Senior Vice President, Private Wealth Advisor
U.S. Bank Private Wealth Management

As a Private Wealth Advisor, Kristi Blazier is responsible for providing comprehensive wealth management strategies tailored to her clients' specific needs. These strategies encompass Investment Management, Private Banking, Trust and Estate Services, and Wealth Planning.

Blazier takes the time to understand her clients' unique needs and directs teams of specialists—often working closely with other client advisors, such as attorneys and accountants—to provide services that help her clients work toward their goals.

Blazier began her career in the banking and financial services industry in 2002. Prior to joining U.S. Bank Private Wealth Management, Blazier worked as a First VP at Flagstar Private Bank. Her professional background includes private banking and wealth management, ultra-high net worth relationship management, business development and client acquisition, cash flow optimization, and providing white-glove service.

Blazier resides in Irvine with her husband Mike and son Kellan and serves clients throughout the Orange County community. When she is not at work, she enjoys traveling with family, watching her son play Portola High School baseball, and boxing.

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Jennifer Cagle, CFP®
Senior Managing Director
First Foundation Advisors

Jennifer Cagle is a seasoned investment professional with more than three decades of experience guiding high-net-worth individuals and families through complex financial decisions. As Senior Managing Director at First Foundation Advisors, she specializes in designing and managing customized investment portfolios while delivering a comprehensive suite of wealth management solutions tailored to each client's unique goals. First Foundation Advisors is a wholly owned subsidiary of FirstSun Capital Bancorp.

Known for her thoughtful, client-centric approach, Cagle partners closely with clients to define long-term objectives, evaluate risk, and implement disciplined strategies designed to preserve and grow wealth across generations. Her ability to translate complex financial concepts into clear, actionable plans has made her a trusted advisor to clients navigating pivotal life and financial transitions.

Cagle is a Certified Financial Planner (CFP®) and is deeply engaged in the broader financial community and maintains active membership in leading professional organizations, including the Financial Planning Association (FPA) and the CFA Institute. These affiliations underscore her commitment to maintaining the highest standards of knowledge, ethics, and client service. Cagle is the founding chair of Women United, a philanthropic network of more than 150 women who contribute time and resources annually through Orange County United Way.

Cagle earned her Bachelor of Arts degree from the University of Arizona and completed the Personal Financial Planning Program at the University of California, Irvine. She is also a Certified Financial Divorce Practitioner®, equipping her with specialized expertise to support individuals through marital transitions.

Jennifer Cagle can be reached at 949-622-3715 or jcagle@ff-inc.com.

Heather Clemmer
Vice President, Private Banker
U.S. Bank Private Wealth Management

As a Private Banker, Heather Clemmer provides personalized service for the day-to-day management of her clients' financial activities. Clemmer specializes in tailoring custom strategies for her clients' personal and business lending and deposit needs.

Clemmer began her career in the banking and financial services industry in 2006. Prior to joining U.S. Bank Private Wealth Management, Clemmer worked as an Associate Relationship Manager at 1st Century Bank. Prior to this she was a Client Relations Manager at First Republic Bank serving high-net-worth clients. Her professional background includes business development, client service and retention, and extensive underwriting for multiple types of credit solutions.

Clemmer is a member of Boldkind, a non-profit women's empowerment foundation who connect both personally and professionally to help foster inclusion and transformation. Clemmer also loves to volunteer with rescue animals and children.

Clemmer resides in Huntington Beach and serves the Orange County community. When she is not at work, she enjoys spending time with her husband and two young kids. She loves being outdoors, whether going to the beach or hiking the trails with her Golden Retriever. She also loves Pilates and overall staying active. Clemmer and her family love to travel the world to experience all types of cultures.

2026 Top Commercial Bankers & Private Wealth Bankers

Alayne Cortes
Senior Vice President, Private Wealth Advisor
U.S. Bank Private Wealth Management

As a Private Wealth Advisor, Alayne Cortes is responsible for providing comprehensive wealth management strategies tailored to her clients' specific needs. These strategies encompass Investment Management, Private Banking, Trust and Estate Services, and Wealth Planning. Cortes takes the time to understand her clients' unique needs and directs teams of specialists—often working closely with other client advisors, such as attorneys and accountants—to provide services that help her clients work toward their goals.

Cortes began her career in the banking and financial services industry in 1998. She held a variety of underwriting and senior credit roles, with a focus on real estate, consumer, and business lending. Prior to joining U.S. Bank Private Wealth Management, Cortes worked as a Senior Relationship Strategist at PNC Private Bank. Her professional background includes simplifying financial complexity with clarity for high-net-worth individuals, family-owned businesses, and C-Suite executives. Working alongside an experienced multi-disciplinary team navigate liquidity and cash management, investment strategy, retirement and legacy planning, and philanthropic giving.

Cortes is a member of the Board of Directors for Pacific Symphony and the AREAA Orange County Chapter. She is a Co-Founder of a 501C3 Non-Profit, BOLDKIND Foundation which provides professional and personal mentorship for women.

Cortes resides in Mission Viejo with her husband, Mike. They have two sons, Ryan and Sean. She serves the Orange County community. When she is not at work, she enjoys international travel, Lagree, and hiking.

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Eugene De La Cruz
Senior Vice President, Middle Market Manager
Columbia 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 Columbia Bank in Irvine, 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.

His leadership and strategic vision make him a trusted partner for business leaders seeking to navigate the complexities of today's financial landscape.

Girlie Edwards
Private Bank Office Manager, Vice President
Citizens Private Bank

Girlie Edwards is a seasoned banking professional with over three decades of experience in the financial services industry. She began her career at Bank of America in 1992, where she built a strong foundation in retail and premier banking over a 13-year tenure. In 2005, she joined First Republic Bank, where she spent nearly two decades specializing in serving high-net-worth individuals with a focus on personalized, relationship-driven banking.

During her time at First Republic, Edwards rose to the role of Regional Manager for Southern California, overseeing key markets including Santa Barbara, Los Angeles, Palm Desert, Orange County, San Diego, and Jackson Hole, Wyoming. Her leadership was marked by a commitment to excellence, team development, and delivering the bank's hallmark white-glove service to clients across the region.

In 2024, Edwards brought her expertise and client-first philosophy to Citizens Private Bank, where she continues to provide tailored financial solutions and build lasting relationships grounded in trust and service. Her approach is deeply rooted in understanding each client's unique needs and delivering exceptional service at every touchpoint.

Edwards is passionate about people and thrives on creating meaningful connections—both professionally and personally. Outside of work, she enjoys spending quality time with her family. She is married and a proud mother of three.

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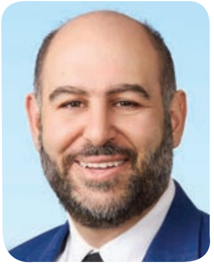
PNC PRIVATE BANK

Nader Hazzan
Senior Relationship Strategist
PNC Private Bank

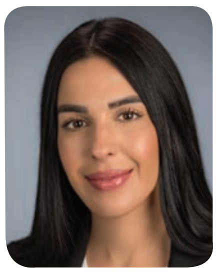


Nader Hazzan is a Senior Relationship Strategist with PNC Private Bank in Irvine, California. He works with successful individuals, families, and business owners across all aspects of financial planning, including investment management, retirement planning, business succession planning, banking, lending, philanthropy, and trust & estate strategies. Known for his consultative approach, Hazzan helps clients navigate complex financial decisions while aligning long-term strategies with their personal and business goals.

Hazzan joined PNC Private Bank in 2025 and has worked in financial services since 2006. Prior to joining PNC, he served as a Private Client Advisor at Bank of America Private Bank. He earned a B.A. in Business Administration from California State University, Fullerton and holds the CERTIFIED FINANCIAL PLANNER® certification. An Orange County native, Hazzan enjoys traveling, music, and spending time with his wife and two daughters.

PNC PRIVATE BANK

Christine Joubeen
Senior Wealth Relationship Strategist
PNC Private Bank



Christine Joubeen is a Senior Wealth Relationship Strategist for PNC's Private Bank in Orange County. Joubeen brings nearly two decades of wealth management expertise, where she partners with high-net-worth individuals and families to navigate the full spectrum of their financial lives, from cash management and credit solutions to long-term investment strategy and estate planning.

Joubeen is a CERTIFIED FINANCIAL PLANNER™ professional and holds an MBA from California State University, Fullerton. Prior to joining PNC, Joubeen built much of her foundational expertise at Wells Fargo Private Bank, where she served as a Senior Wealth Management Banker. At Wells Fargo Private Bank, her primary focus was advising family offices and business owners where she worked alongside some of the nation's leading financial advisors. Her background reflects a consistent commitment to thoughtful, relationship-driven financial guidance at the highest levels of wealth management.

What sets Joubeen apart is her ability to translate complex financial landscapes into clear, actionable strategies tailored to each client's unique vision for their wealth and legacy. Clients don't just gain an advisor, they gain a long-term strategist invested in their success.

Joubeen is an Orange County native and she finds joy beyond the office in traveling the world and exploring new culinary experiences with her husband.

PNC PRIVATE BANK

Joe Lobe
Private Banking Market Manager
PNC Private Bank

Joe Lobe joins PNC as Private Banking Market Manager, overseeing the California, Arizona, and Colorado markets. He brings more than 23 years of experience from Wells Fargo Private Bank, where he most recently led a team of private bankers and custom credit lenders across their Western division.

Throughout his career, Lobe has built trusted relationships with high-net-worth individuals and families, earning a strong reputation for delivering tailored financial solutions aligned with clients' long-term goals. He has particular expertise in structuring complex credit solutions, including investment real estate financing, securities-based lending, ESOP financing, life insurance premium financing, aviation lending, unsecured credit and private stock financing.

Lobe is known for his strategic approach, combining deep industry knowledge with a client-centric mindset to navigate sophisticated financial needs and opportunities. His ability to collaborate across teams and deliver customized strategies has consistently driven strong client outcomes and long-term partnerships.

While his responsibilities span the Western region, Joe maintains deep personal ties to Southern California. He was raised in the Los Angeles area and later settled in South Orange County, where he and his wife raised their three children.

Lobe earned his bachelor's degree from the University of California, Los Angeles (UCLA). He is also actively engaged in his community and served as a trustee for the South Coast Repertory Theatre for several years.

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COLUMBIA BANK

Brett Mansfield
Senior Vice President, Commercial Banking Director
Columbia Bank

Brett Mansfield brings 37 years of banking experience and a relationship-first approach to serving businesses across Orange County. As Columbia Bank's Commercial Banking Director for Orange County, Mansfield leads a high-performing middle market team and works closely with clients to help them reach their goals with confidence. Clients value Mansfield's honesty, transparency, and responsiveness, as well as his ability to listen closely and understand the full picture. His experience in commercial and middle market banking, credit, and treasury management gives clients a practical, well-rounded perspective as they grow.

Mansfield is especially passionate about helping clients build stronger businesses that also strengthen local communities. He has spent 20 years on the board and executive team of Habitat for Humanity of Orange County and previously served on the board of the Ocean Institute. He earned a bachelor's degree in economics from the University of California, Irvine and has been recognized with Top Gun and Circle of Stars honors. Outside of work, he enjoys volunteering, jogging and spending time with family.

Citizens PRIVATE BANK™

Victor Mena
Executive Market Director
Citizens Private Bank

Victor Mena joined Citizens Private Bank in 2024 as the Private Bank Market Executive, spearheading the bank's expansion across Southern California. An accomplished Senior Regional Banking Executive with over 30 years of experience, Mena has a proven track record of success in serving individuals, families, businesses, and non-profit organizations. He specializes in delivering tailored deposit and lending solutions, paired with exceptional personal service.

Mena leads a team of seasoned bankers providing expertise in Single-Family Residential (SFR), Multifamily, Commercial Real Estate (CRE), and Nonprofit lending. His team also delivers comprehensive personal and business banking services alongside Wealth Management solutions.

Before joining Citizens Private Bank, Mena dedicated 28 years to First Republic Bank, where he played a pivotal role as Senior Managing Director and Regional Managing Director, leading and growing the bank's presence in Southern California.

Mena holds a B.A. in Political Science and Government from the University of California, Los Angeles (UCLA). He has also completed the Sustainable Marketing Leadership executive education program at Harvard Business School, and the Leadership Development Program at Wharton Aresty Institute of Executive Education, University of Pennsylvania.

CALIFORNIA BANK & TRUST

Michael Mullane
Senior Vice President, Private Banking Relationship Manager
California Bank & Trust

Michael Mullane is Senior Vice President, Private Banking Relationship Manager at California Bank & Trust (CB&T). Mullane joined CB&T in 2024 as an accomplished banker with a distinguished record of success, bringing extensive experience to the team. He is dedicated to building and nurturing relationships with high-net-worth clients by earning their trust, gaining a deep understanding of their individual goals and delivering customized solutions to meet their specific needs.

In his position, Mullane plays a vital role in serving the needs of clients to help them navigate challenges, seize opportunities and achieve long-term success. With a deep understanding of financial markets and a keen eye for opportunities, Mullane develops internal partnerships across all business lines to effectively address and fulfill clients' unique needs with great precision and care. He fully embraces CB&T's culture, which is rooted in building strong relationships with clients based on trust, integrity and transparency. Mullane holds a Bachelor of Arts degree from Occidental College and holds Series 7 and Series 65 licenses.

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2026 Top Commercial Bankers & Private Wealth Bankers

Sunflower Bank

David Musicant
Executive Vice President, Regional President
Sunflower Bank

David Musicant is Executive Vice President, Regional President at Sunflower Bank. He joined the organization in March 2026 to lead the strategy and growth of its Orange County commercial banking team. Sunflower Bank provides complete commercial and business banking, treasury management, personal banking, mortgage lending, private wealth services through local teams.

The creation of Musicant's role marks an important milestone in Sunflower Bank's continued expansion in California following its April 1, 2026 merger with First Foundation Bank, underscoring its commitment to serving middle-market commercial clients through relationship focused service and tailored financial solutions. He is actively scaling an Irvine-based commercial banking team to complement First Foundation Advisors' well-established local presence.

Musicant has a 35-plus year career in the Southern California banking community. He has held executive leadership roles at national and large regional banks, leading both geographically focused client coverage teams and industry-focused practices. Most recently, he was a managing director leading West Coast market expansion for an out-of-footprint bank responsible for building corporate client coverage teams across Financial Services, Healthcare, Technology, and Entertainment. Musicant is a graduate of University of California, Santa Barbara and holds a degree in Business and Managerial Economics.

David Musicant can be reached at 424.446.6546 or David.Musicant@SunflowerBank.com.

California Bank & Trust

Thornton Phister
Vice President, Private Banking Relationship Manager
California Bank & Trust

Thornton Phister is Vice President, Private Banking Relationship Manager at California Bank & Trust (CB&T), one of California's leading banks focused on creating the best banking relationships by helping families and businesses grow and prosper. His clientele includes business owners, executives and professional athletes, among others. Phister works closely with specialists across the organization to deliver tailored solutions that address each client's unique banking and wealth management needs. By collaborating with other departments at the bank, he ensures a deep understanding of both current priorities and long-term goals.

As a result, Phister crafts comprehensive strategies that encompass wealth management and risk management. His primary goal is to effectively partner with clients to successfully achieve their aspirations by dealing with the entwined life and financial issues that occur throughout their life journey. Phister is also an active contributor to thought leadership in the private banking space, regularly engaging with industry peers and participating in forums focused on financial innovation, client experience and strategic planning.

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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.

2026 Top Commercial Bankers & Private Wealth Bankers

MidFirst Bank

Chris Croswell & Joanne Stockdale
Senior Vice Presidents & Senior Managing Directors
MidFirst Bank


Chris Croswell and Joanne Stockdale, Senior Vice Presidents and Senior Managing Directors at MidFirst Bank, co-lead the bank's growing presence in Orange County and Newport Beach. Together, they bring over 50 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.

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 and a Master of Science in sport management from the University of San Francisco.

Joanne Stockdale has nearly 30 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.

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 Senior Preferred Banker Amy Yang Wong, Senior Portfolio Assistant Magdalena Seabold, Lead Concierge Banker Paola Guerra, and Preferred Banker Eddy Teruel II, each bringing their industry knowledge and dedication to exceptional service.

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

SunflowerBank

Gloria Tho-Lutz
Vice President, Private Banker
Sunflower Bank

Gloria Tho-Lutz is Vice President, Private Banker at Sunflower Bank. First Foundation Bank merged with and into Sunflower Bank on April 1, 2026. Tho-Lutz joined First Foundation Bank in November 2025 bringing over 10 years of experience helping individuals and families navigate complex financial decisions with clarity and confidence. She is dedicated to understanding each client's unique priorities, offering guidance that aligns with their long-term goals, values, and vision for the future.

As part of Sunflower Bank's Private Wealth team, Tho-Lutz provides clients with a comprehensive and relationship-focused approach that includes Private Banking, Investment Management, and Wealth Planning. As their Private Banker, clients rely on her as a trusted partner who provides expertise, advocacy, and proactive support. Her commitment to personalized service ensures that clients always have someone in their corner who is deeply invested in their success.

Tho-Lutz is an active member of the community and serves as a 360° Circle Member supporting Miracle for Kids, a nonprofit organization that helps families facing a child's life-threatening illness. Previously she worked at both national and regional banks in several roles including Branch Manager and Wealth Management. She studied Public Relations and Marketing at Cal State University, Dominguez Hills.

Gloria Tho-Lutz can be reached at 949.668.7194 or Gloria.Tho-Lutz@SunflowerBank.com.

CommerceWest Bank
Bank on The Difference™

Ivo A. Tjan
Chairman & CEO
CommerceWest Bank

Long before digital banking became an industry standard, CommerceWest Bank pioneered a forward-thinking business model that combined personalized relationship banking with an innovative digital platform. By focusing on operational efficiency, strategic expertise, and high-touch client engagement, the Bank helped define the modern commercial banking experience.

Under the leadership of Chairman & CEO Ivo A. Tjan, the Bank was built on the belief that business banking should be defined not by size, but by relationships, responsiveness, and personalized service. Tjan envisioned "Bank on The Difference" as more than a tagline. It became the foundation for a modern banking philosophy centered on creating a complete banking experience tailored to each client's unique business needs through high-quality, low-stress, and personalized financial services.

For Tjan, banking should never be transactional. "When we understand the 'why' behind a business, the passion, goals, and aspirations driving it, we can work together to help make them a reality," he explains. This philosophy is why CommerceWest Bank approaches every client relationship as a strategic partnership.

With a fortress balance sheet and a reputation for service excellence, CommerceWest Bank continues to support entrepreneurs, small to mid-sized companies, and industry leaders through meaningful dialogue, economic insight, and customized financial strategies designed to help clients navigate business with confidence in an increasingly uncertain marketplace.

Behind every visionary business is a trusted banking partner helping guide growth, influence innovation, and support the future of the communities they serve. That philosophy continues to and always will define CommerceWest Bank.