

Marcus Keller

Senior Banking Executive



- ➔ 20+ Years in Banking
- ➔ CEO/Board Leadership
- ➔ Startup Operations
- ➔ Turnaround Strategy
- ➔ Business Partnerships
- ➔ Culture Development

As a business leader, I believe deeply in integrity without compromise, the mindful empowerment of an engaged workforce, a relentless pursuit of client service excellence, and a drive toward real, quantifiable results.

People are our greatest assets. By nurturing a culture that truly inspires innovation and strategic risk-taking, I take teams, branches, and companies to new heights, careful to celebrate our collective successes along the way as we grow and evolve.

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BANKING CAREER AT A GLANCE

- CEO: Heritage Banking Group, Santa Rosa, CA**2017–Present
- Restructured and revitalized board, tripled fundraising, and secured alliances with the top businesses in the North Bay.
- Senior Manager: Liberty Bank & Trust, Sausalito, CA**2014–2017
- Transformed North Bay branch into an all-inclusive business banking center and managed the company’s largest banking center (San Francisco, \$450M AUM).
- Regional Manager: Bank of North Bay, San Francisco, CA**2011–2014
- Owned largest region consisting of 5 branches and nearly \$1B AUM. Served on Strategic Planning Committee, led M&A due diligence, launched online banking initiatives, established B2B “centers of influence” referral program.
- Private Banking Team Leader: Bank of North Bay, San Francisco, CA** 2011
- Developed Southern Marin Private Banking from scratch to \$1B in 9 months.
- VP / Branch Manager: Pinnacle Bank, San Rafael, CA**.....2008–2011
- Managed largest branch (7 locations), launched de novo branch in Corte Madera, and managed corporate HQ branch through a relocation.
- VP / Relationship Manager: Legacy Bancorp, Palo Alto, CA**2005–2008
- Managed \$150M portfolio at a <1% delinquency rate, earning promotion to drive SBA operations in close collaboration with senior leadership team.

Earlier relationship management positions at Bay Area Community Bank, Bank of Commerce, BM Capital, First Data, and Golden Bank.

BOARDS & COMMITTEES

- Working Solutions (Fintech) – Board, Loan Committee, M&A Team2014–Present
- Heritage Banking Group – Founding Board Member, Chair, & CEO2010–Present
- Hospice by the Bay – Governing Board, Executive Committee2006–Present
- San Francisco Chamber of Commerce – Board Member2015–2017
- North Bay Leadership Council – Board Member2014–2016
- San Rafael Chamber of Commerce – Board Member & Chair2008–2016

INDUSTRY TRAINING

- University of Southern California, Los Angeles, CA**2011–2015
- MS in Banking via Marshall School of Business
 - Executive Student Advisor – Handpicked by University CEO
 - Most Distinguished Scholar from a field of 120 banking students
- University of California at Berkeley Ext., Berkeley, CA**2006–2008
- Certified Financial Analyst (CFA) Program
 - Introduction to Certified Financial Planning and Investments
- Pinnacle Leadership Training, Modesto, CA** 1996
- Commercial Lending Officer Training Program (4 months)
 - Marketing Training program (3 months)
- Duke University, Durham, NC**..... 1990
- BS Economics: Concentration in Management

EXECUTIVE BANKING EMPLOYMENT RECORD

Heritage Banking Group Santa Rosa, CA

Jan 2017 to Present

Interim Chief Executive Officer

Upon incumbent's departure, shifted from Board Chair to CEO in order to lead strategy and operations for this public-private partnership focused on attracting and retaining businesses in Marin County.

- Completely revamped financial management infrastructure, hiring dedicated bookkeeper and setting up clear accounting processes automated through QuickBooks, Bill.com, and account management system.
- Reestablished financial commitment amongst all 38 board members and tapped into each member's network to grow donations 300%.
- Implemented tiered donor structure (with corresponding benefits) and restaffed sponsorship committee with well-connected members, leading to alliances with BioMarin, Sutter Health, and PG&E.
- Groomed incoming board chair, recruited 2 new members, and instituted board governance policies.

Liberty Bank & Trust Sausalito, CA

Jul 2014 to Mar 2017

Business Center Manager

Reporting to the division President, helmed operations for 2 Bay Area banking centers with focus on creating a one-stop shop capable of turning around business banking agreements within 48 hours.

- Converted North Bay retail branch into a full-service business banking center, successfully securing assets within 90 days and growing AUM to \$85M across 18 months, more than doubling quota.
- Took charge of San Francisco Business Center – the largest office in the company – increasing AUM 10% to reach \$450M, which is equivalent to 6 times that of the North Bay.
- Led restructuring involving promotions, reallocations of work, terminations, and new hires across Private Banking, Relationship Management, Underwriting, Analysis, and Administrative Support.
- Joined taskforce of Marketing, Credit, Retail, and Sales officers to revitalize high-net-worth Private Banking program. Compiled product mix, developed marketing plan, and built staffing strategy.
- Set up commission-based compensation for relationship managers to increase deposits/loans, and forged alliances with contractors and colleges to capture 150% increase in commercial card LOB.
- Restructured credit and tightened covenants to recover \$12M delinquent loan from law firm customer.

Bank of North Bay San Francisco, CA

Mar 2011 to Jul 2014

Regional Manager, Northern/Central Marin (Dec 2011 to Jul 2014)

Managed the largest region in the bank with 5 branches hosting assets from some of the largest accounts in the company. Grew AUM from \$500M to \$900M, exceeding annual regional quota consistently.

- Oversaw staffing, hiring, succession planning, and career development of 80 staff, with direct supervision of 12 VPs, SVPs, Branch Managers, Relationship Managers, Private Bankers, and Business Development Officers.
- Evaluated M&A targets from a culture perspective, playing a part in the acquisition of Bank of Alameda, which added 2,500 customers and expanded footprint into the East Bay.
- Took the lead in executing tech-driven strategic initiatives to increase online transaction volume through online banking, mobile banking, and remote check deposit.
- Launched referral program by incentivizing relationship managers to set up 10 centers of influence composed of CPAs, attorneys, brokers, and architects – achieving 50% conversion rate.
- Co-managed highest-value Private Banking customers, accounting for 80% of total revenue.

Private Banking Team Leader, Southern Marin (Mar 2011 to Dec 2011)

Built Private Banking service operations from scratch and grew AUM to \$1B within 9 months. Devised 20-point business plan, assembled team, formed alliances, drafted policies, and implemented technologies.

- Revitalized Bank of North Bay Foundation via partnership with Marin Community Foundation, leading to long-term business relationships with high-net-worth customers.

EXECUTIVE BANKING EMPLOYMENT RECORD

Pinnacle Bank San Rafael, CA

Apr 2008 to Apr 2011

VP / Branch Manager, San Rafael Main (Jul 2010 to Apr 2011)

Upon major restructuring, took ownership of the bank’s largest branch of 7 locations to grow deposits to \$140M.

- Elevated branch standing by eliminating root cause of customer complaints, reclaiming lost accounts, boosting staff morale, and resurrecting branch’s commitment to excellence.
- Chaired highly visible Quality Improvement Teams (QITs) deeply involved in the non-profit sector.
- Assisted Head of Retail Banking in recruiting new team of Personal/Universal Bankers and Managers.

VP / Branch Manager, Northgate Corporate HQ (May 2010 to Jul 2010)

Appointed to head Northgate branch in order to reeducate Personal Banking and Business Banking teams during major corporate office relocation.

- Delivered sales trainings on handling objections, sourcing clients, and closing accounts.
- Orchestrated operations training on banking, prescreening, audit prep, and check-clearing procedures.

VP / Branch Manager, Corte Madera (Feb 2009 to May 2010)

Opened up de novo branch from start to finish within 9 months, growing deposits to \$12M in the first 6 months.

- Hired, trained, and supervised 5 staff across all areas of banking, including reviewing and pre-screening Home Equity and Business Loan applications.
- Coached Assistant Branch Manager in taking over VP role, upon transition to HQ.

VP / Underwriter & Small Business Loans Specialist, San Rafael (Apr 2008 to Feb 2009)

Managed credit/loan authorizations, T-soft packaging doc review, pre-screening, and credit proposal structuring.

Legacy Bancorp Palo Alto, CA

Feb 2005 to Apr 2008

VP / Relationship Manager, SBA Lending (Jan 2006 to Apr 2008)

Streamlined and ran SBA functions, including underwriting and approving new loan requests, managing existing loan relationships, and closing and credit analysis. Co-managed Lending Group.

- Assisted senior leadership team in preparing for SBA PLP audit and ensuring congruency of credit policies with SBA guidelines. Managed 8 doc specialists and 1 credit analyst.

VP / Relationship Manager, Commercial & Real Estate (Feb 2005 to Jan 2006)

Managed \$150M portfolio, building net asset growth by 109% while maintaining a delinquency rate of <1%.

EARLY CAREER TRAJECTORY

- BAY AREA BANK, Sunnyvale, CA – *Regional Business Banking Officer, South Bay (12 Branches)*2004 to 2005
- BANK OF COMMERCE, Modesto, CA – *Commercial Lending Officer (\$20M in Loans and \$35M in Deposits)*2002 to 2004
- FIRST DATA, Denver, CO – *Business Banking Officer III (\$25M Business Portfolio)*2000 to 2002
- GOLDEN BANK, Golden, CO – *Ag Lender, FBS Ag Credit (\$100M in Aggregate Commitments)*.....1998 to 2000
- BM CAPITAL, Sacramento, CA – *Business Account Executive (\$15M Portfolio)*1997 to 1998

EDUCATION & TRAINING

MS Banking: Developing Senior Managers in the Banking Industry, University of Southern California
Thesis in “Invigorating company culture through employee engagement and open, bidirectional communication”

BS Economics: Concentration in Management, Duke University