

**David S. Peck**  
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**Career Summary**

Approximately 26 plus years of experience in sales, management, marketing, business development, budget planning and finance. Successful professional with a proven track record in challenging and competitive situations. Particular expertise in healthcare, banking, finance and entrepreneurship.

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**Professional Experience**

**Vice President/Commercial Banking**

**03/2011 to Present**

Union Bank

- *Ranked highest loan volume sales producer in Q2 2011 with loan production of 3,000,000 and \$4,000,000 in Q3.*
- *2011 Banker of the Year 1<sup>st</sup> year with company*
- *Developed niche marketing in Enterprise Zone*

Responsible for generating small to mid-sized business sales volume through new and existing profitable business relationships. Assessed, profiled, and analyzed small to mid-market businesses. (\$2MM-\$30MM) financial needs and proposes customized financial and bank products and services including Lending, Treasury Management, Cash Management, Large Deposit, etc. Effectively managed the sales process from origination through booking. Analyzed, structure, underwrite, price, and negotiate credit requests based on risk and value of the relationship.

**Registered Rep/Agent, Insurance and Financial Sales and Services**

**3/2008 to 03/2011**

New York Life

- *Agent of the Month for several months consisting of over \$10,000 in commissions each month.*
- *Developed business model for independent agent working with small business owners.*
- *Sold over 10 new Business Clients per month on average. (2009 record)*

Direct sales to individual clients and business owners pertaining to growing and protecting their wealth. Analyzed clients' financial information and financial planning/insurance needs through direct product sales. Provided ongoing financial product planning and insurance service sales. Assisted clients in meeting their estate, retirement and benefit needs.

**VP Commercial Lending Officer Sales II**

**4/2007 to 3/2008 (Bank Closure)**

Guaranty Bank

- *Company record - Closed \$500,000 commercial and industrial loans sales within 1<sup>st</sup> week of employment*

Responsible for solicitation and portfolio management of a full range of banking products and services to small and mid-market businesses with emphasis on client contact, sales and services. Provided sales and marketing support through Business Banking initiatives in an assigned network of retail bank branches throughout a large regional area consisting of thirty-two branches. Retained and strengthened current relationships and sold multiple new area businesses. Effectively managed the sales process within the product and loan origination requirements. Analyzed, structured, underwrote, priced, and negotiated product and credit requests based on risk and value of the client relationship as it relates to the bank.

**Commercial Sales Loan Officer/Relationship Manager**

**6/2005 to 4/2007**

Wells Fargo Bank

- *Ranked as second highest loan volume sales producer in Q1 2007 with \$6,000,000 and \$4,000,000 in Q2.*
- *Sales officer of the month 9 out of 12 months for 2006*

Responsible for generating small to mid-sized business sales volume through new and existing profitable business relationships. Assessed, profiled, and analyzed small to mid-market businesses. (\$2MM-\$30MM) financial needs and proposes customized financial and bank products and services including Treasury Management, Cash Management, Large Deposit, etc. Effectively managed the sales process from origination through booking. Analyzed, structure, underwrite, price, and negotiate credit requests based on risk and value of the relationship.

**President/Owner, Asset Based Lending Institution**

**10/2000 to 6/2005**

AmeriCap Financial Inc.

- *Won small business of the year award in 2002 by Leasing News.com*
- *Sold over \$4,000,000 in new loans each year*

Own and operate a \$4 million commercial services/product placement business. Responsible for all day-to-day sales, marketing and financial planning. Analyzed, structured, priced, and negotiated credit requests through direct sales.

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**Owner, Retail Company and Web-Based Business**

**05/1996 to 10/2000**

LCR Co.

- *Voted best small business for fall 2007 by City of Newport Beach.*
- *Sold over \$1,000,000 in retail product first year in business*

Owned and operated **\$1,000,000** start-up Retail and Internet tobacco and related product company. Responsible for all day-to-day sales marketing, financial and business operations. Developed internet based sales and distribution center.

**Director of Business Development**

**08/1994 to 05/1996**

Pine-Grove Hospital (Tenant Healthcare Systems)

- *Increased number of capitated/shared risk contracts at a rate of 1 per month through direct sales.*
- *Introduced several new products to enhance patient care as it related to managed care contract requirements.*
- *Increased relations with several area hospital and referral facilities by 80% leading to the most sales in region.*
- *Increased daily census by 30% over first 8 months*

Provided overall hospital strategic sales and marketing direction for a **\$16,000,000** hospital. Oversaw and managed all hospital sales with managed care providers.

**Director of Marketing/Sales, Senior Health Plan Marketing**

**09/1992 to 08/1994**

Mullikin Medical Centers (MedPartners)

- *Increased new member enrollment from 350 to over 1300 per month.*
- *Responsible for all marketing and collateral material for all regions consisting of over 50 locations in California accounting for 85% of growth*
- *Developed a complete marketing and sales business plan to increase client base while maintaining budget restrictions leading to 85% increase in profits.*
- *Aligned medical group with insurance industry and surrounding community increasing daily census from 25 to 125 per day*

Responsible for corporate-wide sales management of all marketing/sales functions, development of marketing strategies, media relations, print collateral, advertising and promotions, budget and productivity analysis, proposal writing, marketing research and new member enrollment for a **\$300 million** multi-specialty medical group and hospital system.

**Professional Associations**

**Non-Profit Committee Member**

**02/2009 to Present**

Reading and Beyond

**Education**

**California State University, Fullerton, B.A.** Business with emphasis on International Marketing

3.2 GPA

**University of Phoenix, M.B.A.** Graduate study in Business Marketing

4.0 GPA

**Credit Analysis Certified**, Business Banking University, Wells Fargo and RMA

**Insurance License** – State of California, Life and Health

**Securities License** – Series 6 and 63

**Expertise**

- \* Interactive group facilitator and practical **problem solver**
- \* High energy and **results oriented** self-starter
- \* Creative ability to “close the deal” / **Strong Negotiator**
- \* Keen attention to **detail and bottom-line**
- \* Strong ability to **grow client relations** for expansion
- \* **Excel** in competitive and challenging situations
- \* Entrepreneurial spirit / **Highly Productive**
- \* **Strong communication** and **presentation skills**
- \* Flexible, **tenacious**, and resilient in any situation
- \* **Business solutions specialist** through profiling & analyzing overall business needs and goals