JAMES TRICE DUKES

3029 Keats Drive Pensacola, FL 32503

### PROFESSIONAL EXPERIENCE

Summit Bank NA, Pensacola, FL **Commercial Relationship Manager/Vice President** 

Coastal Bank and Trust, Pensacola, FL **Commercial Banker/Vice President** 

Managed loan and deposit portfolio consisting of Commercial, Commercial Real Estate, and Business Banking relationships. Responsible for loan and deposit growth, portfolio management, and expanding relationships with additional bank products and services. Strong emphasis on prospecting for new banking relationships.

### Bank of America, Pensacola, FL

Vice President-Team Leader/Client Manger, Home Builder Division (1997 to 2009) Responsible for growth and management of Home Builder and Developer relationships in the Northwest Florida market. Prospected for new relationships and was responsible for cross-selling additional bank products such as treasury management, builder mortgage alliances, and Private Banking personal services.

Vice President/Relationship Manager, Commercial Real Estate Department (1994 – 1997) Prior to acquisition of Barnett Bank by Bank of America, managed portfolio of commercial developers, commercial contractors, and Home Builders. Responsible for loan and deposit origination and referrals for additional bank products and services.

First Union National Bank, Pensacola, FL Assistant Vice President, Commercial Lending; Responsible for both commercial and real estate loan and deposit origination with area businesses, developers, churches, and professionals.

### Southern Home Savings Bank, Pensacola, FL

Real Estate Loan Officer; Responsible for establishing and maintaining both a loan and deposit relationship with area builders and developers. Lending involved interim residential construction, permanent commercial real estate loans, vacant lot loans, and acquisition and development loans.

#### 1994 to 2009

#### 1987 - 1994

1986 to 1987

# 2009 – February 2013

February 2013 - Present

### Barnett Bank of West Florida, Pensacola, FL

Assistant Vice President; Responsible for origination and management of a real estate loan portfolio. Lending consisted primarily of interim residential construction and permanent commercial real estate loans to area builders and developers.

AVCO Financial Services, Pensacola, FL Assistant Branch Manager; Trained in all aspects of consumer credit including personal loans, sales finance, and consumer real estate loans.

## EDUCATIONAL AND PROFESSIONAL TRAINING

Florida State University, Tallahassee FL - Bachelor of Science degree - Finance, with minor in Economics; Graduation Date - March 1980

Pensacola Junior College – General Curriculum

# COMMUNITY INVOLVEMENT

- Escambia County Construction Industry Competency Board
- Home Builders Association of West Florida ٠
- Previous Board Member and/or Fundraising Volunteer; Ronald McDonald House, United ٠ Way, March of Dimes, Boy Scouts of America, United Way Foundation, Springfest, Pensacola Chamber of Commerce

### 1981 to 1986

### 1980 to 1981