

**Charlotte County Board Of County Commissioners
Agenda Item Summary**

Item Number: J- 1

1 DEPARTMENT MAKING REQUEST

Economic Development

2 MEETING DATE

7/22/2014 9:00:00 AM

3 REQUESTED MOTION/ACTION

Approve the appointment of James Coalwell, Calusa National Bank, to the Charlotte County Industrial Development Authority.

4 AGENDA

Consent

5 IS THIS ITEM BUDGETED (IF APPLICABLE) - No

Budget Action

No action needed. not applicable

Financial Impact Summary Statement

None.

Detailed Analysis Attached - No

Budget Officer-

6 BACKGROUND (Why is this Action Necessary, and What Action will be accomplished)

The Board of County Commissioners approved Resolution 06-143 which established the Charlotte County Industrial Development Authority (CCIDA). Lane Diedrick resigned from his CCIDA Financial Institution/Banking seat at its expiration on September 30, 2013. At the CCIDA meeting of June 18, 2014, the CCIDA unanimously agreed to recommend the appointment of James Coalwell for this vacancy, for a term expiring on September 30, 2017, effective upon the confirmation by the BCC.

ATTACHMENTS:

Name:

Description:

Type:

[James Coalwell.pdf](#)

James Coalwell Resume

Backup
Material



**APPLICATION TO SERVE ON A
CHARLOTTE COUNTY INDUSTRIAL DEVELOPMENT AUTHORITY**

New Applicant **Re-Appointment**

INCOMPLETE APPLICATIONS WILL BE RETURNED

Mr:	Coalwell	James	M
Name:	Last	First	Middle Initial
Residence Address:			
1171 Yarmouth St	Port Charlotte	33952	
Street	City	Zip Code	
Mailing Address:			
Same			
Street	City	Zip Code	
Phone No.	941-627-1755	941-676-3173	
	Home	Business	
FAX: 941-505-4305			
E-Mail Address: jcoalwell@calusabank.com			

I hereby submit my name for consideration to serve in an advisory capacity to the Board of Charlotte County Commissioners on the following Advisory Committee as a Regular or Alternate member:

Board of the Charlotte County Industrial Development Authority

Occupation: Banking – Commercial Lending/Bank Management

If currently retired, previous occupation: _____

Civic/Professional Accomplishments/Offices Held:

Active Harbor Heights/Peace River Rotary Member – Since October 2011 – Board Member/Secretary

Active 20th Judicial Circuit Greivance Committee Member – Since July 2012

Active Habitat for Humanity Board Member – Since July 2009 – Chair - Housing Selection Committee

Active Member/Past Board Member of the Charlotte County Young Professionals 2008 – 12 to current

Graduate of Leadership Charlotte – Class of 2009/10

**APPLICATION TO SERVE ON A
CHARLOTTE COUNTY MSBU ADVISORY COMMITTEE – CONTINUED**

My qualifications to be eligible are as follows:

Outside of the vested interest that I possess as an active resident of Charlotte County, my main responsibility as VP Senior Credit Officer at Calusa Bank is to determine capacity/credit worthiness of its borrowers or potential borrowers which plays well into the business model of the IDA, as there is a need to understand the capacity of a prospective borrower for qualified projects in order to repay the debt service of the IDA bonds.

If applicable, please indicate any employment, contractual relationship or status that you may have, or have had within the past 12 months, with any private business entity that rents, leases or sells any realty, or provides any goods or services to the County or that is conducting any business with the County.

NONE

Is this application for a new appointment? Yes No

If yes, please indicate what you would like to accomplish if you are appointed to this Committee:

I would like to develop a greater understanding and sense of involvement of the local government and its processes.

Is this application for a re-appointment? Yes No

➤ If “Yes”, please indicate what your accomplishments have been while serving on this Committee:

➤ If “Yes”, please indicate what you would like to accomplish during this term:

If you have previously served on a Charlotte County Advisory Committee or are currently serving and seeking reappointment, please indicate the number and general nature of any voting conflict disclosure memorandum filed (Form 8B) while serving on the committee:

Have you ever worked for the Charlotte County Board of County Commissioners? Yes No

➤ If “Yes”, please list position, department, start and end date: _____

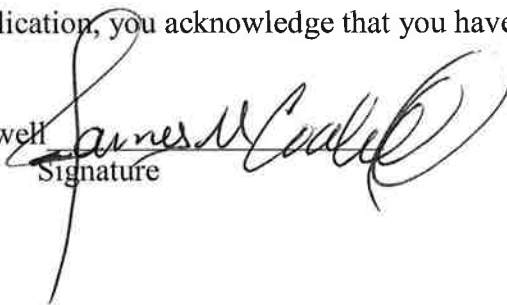
Do you have any relatives currently working for the Charlotte County Board of County Commissioners? Yes No

➤ If "Yes", please list name(s) and department(s): _____

**APPLICATION TO SERVE ON A
CHARLOTTE COUNTY MSBU ADVISORY COMMITTEE – CONTINUED**

- 1.) **Some of the Boards and Committees appointed by the Board of County Commissioners are required to comply with Chapter 112, Florida Statutes, the Financial Disclosure Law and you may be required to file a Form 1 Financial Disclosure.**
- 2.) **Charlotte County, an equal opportunity/affirmative action employer, considers the selection and appointment of persons to advisory committees in a non-discriminatory manner consistent with the requirements of Federal, State and Local non-discrimination laws.**
- 3.) **The Board of County Commissioners request that you attend the Commission meeting at which your application will be considered for appointment. This office will notify you of the Commission meeting date.**
- 4.) **Members who fail to attend three (3) meetings in a twelve-month period without cause and without prior approval of the chairman shall automatically forfeit their appointment.**

By signing this application, you acknowledge that you have read and understand the previous statements.

_____/S/ James M Coalwell  _____ 4-15-14 _____
Signature Date

PLEASE RETURN THIS COMPLETED FORM TO:

**CHARLOTTE COUNTY PUBLIC WORKS
MSBU ADVISORY COMMITTEES
7000 FLORIDA STREET
PUNTA GORDA, FL 33950**

It is recommended that a résumé of additional personal and professional qualifications and experience that pertains to the above be submitted with this application however, it cannot replace the application form.

Professional Summary

College graduate with a degree in Finance and a minor in Management with 11+ continuous years employed in banking, primarily in lending in the community banking environment.

Employment History

Vice President – Senior Credit Officer, Calusa National Bank, Punta Gorda, FL

November 2007 to Present

- Currently oversee and perform all functions of the commercial underwriting department, including the development and adherence to credit policies and procedures.
Duties include:
 - Complete and oversee the analysis of all commercial and retail loan requests over \$100,000, including the written portions of credit write-ups presented to the Officer's Loan Committee complete with proper recommendations for approval or declination and prudent loan grading.
 - Serve as primary contact during governmental regulatory agency (OCC) exams and internal loan exams when questions or concerns arise pertaining to credit quality or underwriting.
 - Ensure timely completion of annual reviews for all loan and loan relationships exceeding \$250,000, to determine appropriate risk grading of commercial loan portfolio.
- Chairman of the Special Assets Committee responsible for:
 - Completion of quarterly Problem Asset Reports that assess the direction of risk and action plan for individual problem loans.
 - Organization of various reports for weekly meetings used to determination course of action for individual problem loans.
 - Follow up of action items assigned to numerous individuals within the committee.
 - Ensure minutes are organized and accurately reflect actions taken during meeting.
 - Serve as moderator between reports to ensure congruency and timeliness of meeting.
- Responsible for completion of the Allowance for Lease and Loan Loss (ALLL) methodology and narrative reports.
- Created Excel based cash flow analysis templates for commercial and retail lending needs to replace automated software, as well as, grading templates, borrowing base certificates and income producing real estate analysis spreadsheets.
- Voting member of the Officer's Loan Committee held at least weekly.
- Voting member of the Asset/Liability Committee held quarterly.
- Played a significant role in the development and continuance of the current credit culture within Calusa Bank while rising from Analyst to Officer to Assistant Vice President to Vice President within 3 years. Promoted to Vice President October of 2010.
- Trained and currently manage two employees working within the Credit Department.
- Assist in the direction or completion of many of tasks at my current employer that are discussed below from previous positions.

Commercial Credit Analyst, Riverside Bank of the Gulf Coast, N Fort Myers, FL

October 2006 to November 2007

- Analyzed credit and financial information of commercial customers, including cash flow analysis, collateral valuation, guarantor capacity and industry analysis.
- Prepared written credit presentations that included investigation of borrower's creditworthiness, analysis of market and industry conditions and loan policy compliance.
- Provided support for several Commercial Lending Officers by accompanying them on client meetings, structuring loan requests and assisting with the management of their loan portfolios.
- Developed a small business lending environment using Baker Hill's automated underwriting software.
- Worked closely with the Chief Credit Officer and Credit Department Manager to create and maintain a robust credit culture within the bank.
- Attended weekly Officer Loan Committee & Credit Quality Committee meetings to discuss current events within the bank and new loan requests.

Employment History Cont.

Senior Retail Credit Analyst (Team Lead Underwriter), Bremer Bank, Lake Elmo, MN

August 2005 to October 2006

- Played integral role in the early development of a new centralized underwriting environment designed to guide personal bankers in determining creditworthiness of applicant(s)
- Instructed and enforced lending policies, procedures and regulations set forth by Executive Management and the O.C.C. for 130+ banks across Minnesota, North Dakota and Wisconsin.
- Primarily assigned to the underwriting of 40 personal bankers in approximately 20 different small to medium size banks located in Western Minnesota and greater North Dakota.
- Analyzed a wide variety of financial information and situations for a broad range of retail products including: reviewing/requesting personal credit bureaus, several types of income verifications, valuations of collateral, different types of title work and other pertinent information.
- Utilized lending authority up to \$500,000 while reviewing approximately 25 loans per day, resulting in approximately 10-15 approved deals.
- Trained new employees on the basic and advanced concepts of retail lending practices.

Senior Home Equity Loan Representative, Spire Federal Credit Union, Falcon Heights, MN

January 2002 to August 2005

- Underwrote and processed home equity loan applications including accomplishing cross selling goals by pre-approval for cross selling products.
- Executed closing and post closing duties that included review and correction of title work, notarizing loan documents, booking new loans and correcting rejected mortgages.
- Designated point person for highly specialized indirect home equity lending program which catered exclusively to high end builders which led to participation in many offsite tradeshow and events.

College Internship

Assistant Loan Officer, Ogema State Bank, Ogema, MN

September 1999 to May 2001

- Duties included many entry level activities that introduced basic concepts of lending.

Education

Bachelor of Science Degree in Finance & Associate Degree in Management awarded May of 2001 by **Minnesota State University – Moorhead, Moorhead, MN.**

Accepted to the **University of St. Thomas Evening MBA** program by attaining a qualifying GMAT score and undergraduate grade and class hour requirements.

Other Education

Graduated with Honors from the **Florida School of Banking, Class of 2011, Gainesville, FL**

Currently attending the **Graduate School of Banking at LSU, Class of 2014, Baton Rouge, LA**
Over 40 hours of **Risk Management Association** classroom training.

Other Employment

Operator/Laborer, Ames Construction, Carlin, NV

May to August 1999 & 2000, May 2001 to November 2001

- Operated and maintained a medium size rock crushing plant and, at different times, a small gravel wash plant, while managing a limited workforce and resources.
- Operated very large and dangerous machinery with precision and safety.

Software Experience

I am proficient in Microsoft Word and Excel. I have used many different core banking systems with the most recent being BancPac by Fidelity, Jack Henry with a Silver Lake windows overlay, Decision Pro, Laser Pro, Baker Hill Bank to Business and various DOS systems.

**Honors,
Achievements
&
Other
Involvement**

Charlotte County Habitat for Humanity Board Member and Chairman of the Housing Selection Committee, July 2009/March 2010 respectively to present

20th Judicial Circuit Grievance Committee Board Member, July 2012 to present

Charlotte County Young Professionals Board Member and **Lunch Meeting Director**, July 2008 to July 2012

Junior Achievement, Teacher, 2004-2006

Hold the current record, set in 2003 while employed at Spire FCU, for most loan production with 136 home equity loans in one month. Featured in the Spire FCU quarterly newsletter twice for outstanding achievements.

Past member of the **Minnesota Young Credit Union Professionals**, MYCUP

Alpha Tau Omega Fraternity, North Dakota State University, 1997 to 2000, **Brother of the Year** for two consecutive years 1999 & 2000

Financial Management Association – MSUM
Intramural Athletics, MSUM

REFERENCES AVAILABLE UPON REQUEST