

DON H. ANDREE

dhandree@gmail.com

dandree@vt.edu

PROFESSIONAL EXPERIENCE

BANK OF FINCASTLE, Daleville, Virginia

CITY EXECUTIVE – Responsible for strategic initiatives and expansion of bank activities into the Roanoke, New River Valley Region, along with developing a commercial real estate portfolio throughout Virginia

BLUE RIDGE BANK, Luray, Virginia

EXECUTIVE VICE PRESIDENT, CHIEF CREDIT OFFICER

- ✓ Key executive charged with transition team acquiring River Community Bank which included staff evaluations, cost cutting initiatives and resolution of problem credits.
- ✓ Completed two OCC exams
- ✓ Improved underwriting standards and established specific training programs
- ✓ Revised loan policy
- ✓ Streamlining Loan Operations

BANK OF VIRGINIA, Richmond, Va

EXECUTIVE VICE PRESIDENT, CHIEF LENDING OFFICER

- ✓ Joined the Bank of Virginia in June 2011 as part of a new executive management team charged with rectifying substantial credit problems, building a new credit culture and positioning the Bank for future growth. Initial focus was on problem loan resolution which represented 50% of the Bank's portfolio, asset valuations, setting appropriate ALLL reserves with extensive interaction with regulatory authorities, auditors and investment advisors.
- ✓ Total classified portfolio were reduced by 98%. The collective work of this executive management team, along with close work with the Board of Directors, resulted in Bank of Virginia being released from a Disciplinary Consent Agreement with the Federal Reserve Bank of Richmond in August 2013.
- ✓ Worked closely with investment bankers in a successful \$15 million capital raise in 2013
- ✓ As Chief Lending Officer, organic loan growth increased over 20% annually
- ✓ Additional responsibilities included corporately owned real estate, Management ALCO committee, IT Steering Committee, Regulatory Compliance Committee and Loan Committee.
- ✓ Worked closely with the Board of Directors when the Bank was sold to First Citizens Bank of Raleigh in August 2016.

SUNTRUST BANK, Roanoke, VA

GROUP MANAGER, CRE SPECIAL ASSETS/RESIDENTIAL - MIDATLANTIC REG.

Responsible for special assets portfolio for the MidAtlantic Region, including Maryland, Washington and Virginia. Responsibility for the MidAtlantic Residential Lending unit was added in November 2009. Work out resolution strategies for \$300 million in assets were successfully implemented minimizing losses to the Bank while the overall risk profile of the Residential Group was dramatically improved.

REG. CREDIT OFFICER - COMMERCIAL REAL ESTATE DIV

- ✓ Supported multiple regional offices throughout Virginia, initially supporting the Western Region and Richmond; later including Newport News and Tidewater.
- ✓ Portfolio responsibility was in excess of \$600 million.

S.V.P & REG. MGR. / WESTERN REGION – REAL ESTATE FINANCE DIV.

FIRST UNION (now Wells Fargo), Roanoke, VA

MANAGER, WESTERN REGION - Virginia

PNC FINANCIAL CORPORATION, Philadelphia, Pa

EDUCATION

B.A. Economics, Westminster College, New Wilmington, Pa.
Attended Temple University Graduate School of Business