

# POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY

Meeting Date: September 16, 2015

Agenda Item 13

REQUESTED CRA BOARD ACTION:

Resolution(s)     Consideration     Approval     Other

SHORT TITLE OR MOTION: A RESOLUTION OF THE POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY APPOINTING ROD TRZCINSKI, BANKING FINANCIAL INSTITUTION OR INDUSTRY PROFESSIONAL, TO THE EAST DISTRICT ADVISORY COMMITTEE OF THE COMMUNITY REDEVELOPMENT AGENCY OF CITY OF POMPANO BEACH FOR A TERM OF TWO (2) YEARS; SAID TERM TO EXPIRE ON JUNE 21, 2017, OR UNTIL SUCH TIME AS APPOINTMENTS ARE MADE; PROVIDING AN EFFECTIVE DATE.

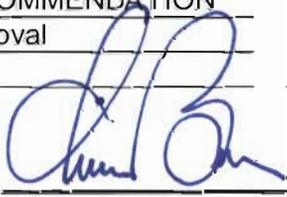
Summary of Purpose and Why:

The term of Rod Trzcinski, member of the East CRA District Advisory Committee, expired on June 21, 2015. Mr. Trzcinski has applied to fulfill the membership category of "Banking Financial Institution or Industry Professional" for another term and is presented to the CRA Board for appointment to the East CRA Advisory Committee. Mr. Trzcinski's application is attached for the Board's review. No other applications were received.

QUESTIONS TO BE ANSWERED BY ORIGINATING DEPARTMENT:

- (1) Origin of request for this action: Staff
- (2) Primary staff contact: Kim Briesemeister or Chris Brown Ext. 5535
- (3) Expiration of contract, if applicable: \_\_\_\_\_
- (4) Fiscal impact and source of funding: No Fiscal Impact

DEPARTMENTAL COORDINATION	DATE	DEPARTMENTAL RECOMMENDATION	AUTHORIZED SIGNATURE OR ATTACHED MEMO NUMBER
CRA Attorney	<u>8/19/15</u>	Approval	Emailed Approval <u>8/19/15</u>



CRA Executive Director  
 Finance Director

ACTION PREVIOUSLY TAKEN BY CRA BOARD:

<u>Resolution</u>	<u>Consideration</u>	<u>Other:</u>
Results: _____	Results: _____	Results: _____
_____	_____	_____
_____	_____	_____





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## MEMORANDUM

September 16, 2015

TO: CRA Board of Commissioners

FROM: Cathy Trenkle, CRA Project Coordinator

THRU: Kim Briesemeister, Co-Executive Director  
Chris Brown, Co-Executive Director

RE: Appointment to the East CRA Advisory Committee

### **Issue**

The term of Rod Trzcinski, member of the East CRA District Advisory Committee, expired on June 21, 2015. The expiration of his term creates a vacancy in the "Banking Financial Institution or Industry Professional" membership category.

### **Recommendation**

That the Board consider appointment of Rod Trzcinski to fill the vacancy in the "Banking Financial Institution or Industry Professional" membership category to the East CRA District Advisory Committee for a two-year term.

### **Background**

The term of Rod Trzcinski, member of the East CRA District Advisory Committee, expired on June 21, 2015. Mr. Trzcinski has applied to fulfill the membership category of "Banking Financial Institution or Industry Professional" for another term and is presented to the CRA Board for appointment to the East CRA Advisory Committee. No other applications were received.



RESOLUTION NO. \_\_\_\_\_

**POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY**

**A RESOLUTION OF THE POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY APPOINTING ROD TRZCINSKI, BANKING FINANCIAL INSTITUTION OR INDUSTRY PROFESSIONAL, TO THE EAST DISTRICT ADVISORY COMMITTEE OF THE COMMUNITY REDEVELOPMENT AGENCY OF THE CITY OF POMPANO BEACH FOR A TERM OF TWO (2) YEARS; SAID TERM TO EXPIRE ON JUNE 21, 2017; PROVIDING AN EFFECTIVE DATE.**

**WHEREAS,** Rod Trzcinski is well qualified to serve as a member of the East District Advisory Committee of the Community Redevelopment Agency of the City of Pompano Beach, and the Board of Directors desire to appoint a member thereto; now, therefore,

**BE IT RESOLVED BY THE POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY THAT:**

**SECTION 1:** That Rod Trzcinski is hereby appointed to the East District Advisory Committee of the Community Redevelopment Agency of the City of Pompano Beach for a term of two years; said term to expire on June 21, 2017, or until such time as appointments are made.

**SECTION 2:** This Resolution shall become effective upon passage.

**PASSED AND ADOPTED THIS** \_\_\_\_\_ day of \_\_\_\_\_, 2015.

\_\_\_\_\_  
**LAMAR FISHER, CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**MARGARET GALLAGHER, SECRETARY**







COMMUNITY REDEVELOPMENT AGENCY
ADVISORY COMMITTEE APPLICATION
CITY OF POMPANO BEACH, FLORIDA

[ ] EAST DISTRICT [ ] WEST DISTRICT

Post Office Drawer 1300
Pompano Beach, Florida 33061

Phone: (954) 786-5535
Fax: (954) 786-7836

IN ORDER TO ASSIST THE CRA BOARD IN MAKING ADVISORY COMMITTEE APPOINTMENTS, THE FOLLOWING INFORMATION IS REQUESTED:

NAME OF APPLICANT: Rod Trzcinski

HOME ADDRESS: 2460 SE 13th Court

CITY/STATE/ZIP CODE: Pompano Beach, Florida 33062

HOME # N/A CELL #: 954 560-8115 EMAIL ADDRESS: tiarax24@gmail.com

MAILING ADDRESS: Same as above

CITY/STATE/ZIP CODE:

ARE YOU A POMPANO BEACH RESIDENT? YES: X NO:

IF YES, PLEASE INDICATE DISTRICT IN WHICH YOU LIVE: 1 X 2 3 4 5

DO YOU OWN REAL PROPERTY IN POMPANO BEACH? YES: X NO:

DO YOU OWN A BUSINESS IN POMPANO BEACH? YES: NO: X

ARE YOU A REGISTERED VOTER? YES: X NO:

HAVE YOU BEEN CONVICTED OF A FELONY IN FLORIDA, OR ANY OTHER STATE, WITHOUT YOUR CIVIL RIGHTS HAVING BEEN RESTORED? YES: NO: X

BUSINESS OR OCCUPATION: Banker/ Senior Commercial Credit Officer with IDB Bank

BUSINESS ADDRESS: 18851 NE 29th Ave. Suite 600

CITY/STATE/ZIP: Aventura, Florida 33180

BUSINESS PHONE #: 305 682-3790

BUSINESS FAX #: 305 682-3727

ARE YOU PRESENTLY SERVING ON ANY OTHER CITY BOARD OR COMMITTEE?

Yes

IF YES, PLEASE LIST NAME: East CRA Advisory Committee and Pompano's CERT Steering Committee

WOULD YOU CONSIDER SERVING ON ANY OTHER CITY BOARD OR COMMITTEE? Yes

IF YES, PLEASE LIST NAME(S):

Budget

ZBA

HAVE YOU EVER SERVED ON A CITY OF POMPANO BEACH BOARD/COMMITTEE? Yes

IF YES, PLEASE STATE NAME OF BOARD OR COMMITTEE: Marine Advisory Board- Vice Chair

BELOW PLEASE LIST BACKGROUND INFORMATION WHICH YOU FEEL WOULD QUALIFY YOU TO SERVE ON THIS COMMITTEE AND / OR ATTACH A RESUME:

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EDUCATION: See Resume

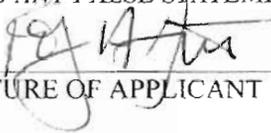
EXPERIENCE: See Resume

CURRENT POSITION: \_\_\_\_\_

PAST POSITIONS: \_\_\_\_\_

HOBBIES: Boating, travel, bike riding, outdoor activities, and giving back to my community

*MAKING ANY FALSE STATEMENTS HEREIN MAY BE CAUSE FOR REMOVAL BY THE CRA BOARD*

  
SIGNATURE OF APPLICANT

8/5/15  
DATE OF APPLICATION

\_\_\_\_\_  
BOARD SECRETARY OR CITY CLERK

\_\_\_\_\_  
DATE RECEIVED OR CONFIRMED

**NOTE:** IF YOU DO NOT WISH TO SERVE ON THIS COMMITTEE, PLEASE EITHER CHECK HERE AND RETURN TO CITY CLERK, OR NOTIFY THE CITY CLERK'S OFFICE IN WRITING OF YOUR DESIRE NOT TO SERVE.

# Rod Trzcinski

2460 SE 13<sup>th</sup> Court  
Pompano Beach, FL 33062  
954-560-8115

[Tiarax24@Gmail.com](mailto:Tiarax24@Gmail.com)

[www.linkedin.com/pub/rod-trzcinski/12/854/429](http://www.linkedin.com/pub/rod-trzcinski/12/854/429)

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## CREDIT PROFESSIONAL

Keen ability to apply extensive knowledge of credit, negotiations, industry, and government regulations to identify revenue and profit growth opportunities. Knowledgeable in all phases of portfolio management, negotiations, loan underwriting including real estate analysis, cash flow models, profitability models and commercial and international credit skills. Built, managed and grew portfolios of commercial clients that led to exceeding goals for loans, fee income, and repeat business. Strong technical aptitude with an ability to analyze and interpret facts and figures quickly and make sound judgments. Draw upon diverse knowledge and creativity to solve client's needs while preserving profitability, policy parameters, regulatory requirement and weighing economic environment with attention to the detail.

### Key areas of expertise:

- Loan Committee member with several banks
- Strong Financial and Credit Analysis Skills
- Risk Assessment and Management
- Retail & Commercial Banking and Lending
- Judicious use of Individual Lending Authority
- Real Estate and Construction Loan Expert
- Keen understanding of legal documentation
- Strong negotiating and persuasive skills.

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## HIGHLIGHTS OF ACHIEVEMENTS

- Successfully managed divisions and trained teams including backroom credit areas, underwriters, lenders, construction staff, marketing, and retail branch staff.
- Commercial Real Estate Appraisal expert responsible for all communication, approvals and maintaining qualification files.
- Progressive management responsibilities including writing Credit/Lending policies and serving on the Officer's Loan, ALCO, and Pricing Committees. Successfully interacted with Regulators, Boards and Senior Management.

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## PROFESSIONAL EXPERIENCE

**Israel Discount Bank of NY (IDB Bank), Aventura, Fl** First Vice President 5/2011 – present  
Florida Group Head for Commercial Real Estate Lending  
Promoted to manage underwriters and Lending staff the end of 2013 from Senior Credit Underwriter & Portfolio Manager. Providing business development, portfolio management including risk management, credit analysis, loan negotiations/closings, monitoring and reporting portfolio performance. Mentor junior underwriters, loan officer, and proactive risk assessment for C & I, Corporate and Commercial Real Estate Departments. Manage a team to grow IDB-Florida's most complex commercial transactions that include: Interest Rate Hedges, Cash Management products, Commercial Real Estate, Commercial and Corporate lending, FX, International products, Construction, and Asset Based loans. I have individual lending authority.

**Financial Consultant, Pompano Beach, FL** 11/2009 – 5/2011  
Providing business advice and recommendations with detailed financial analysis for real estate, acquisitions, or bank negotiations on note renewals/purchases with investors and clients. Provide Loan Review, Risk Assessment, Credit Underwriting, and Cash Flow Analysis for local community banks needing temporary help in their Credit Department or to meet recommendations to prepare for Independent or Bank Regulatory audits.

**First Southern Bank, Boca Raton, FL**  
SVP & Senior Lending Officer, Head of Construction Lending 2005 – 10/2009  
SVP & Senior Lending Officer 2003 – 2005  
Grew loan portfolio into the bank's largest comprised of commercial real estate, construction, and C & I loans. Analyzed financial statements, negotiated, underwrote loans, or assisted the Credit Department with the most complex Commercial Real Estate, C&I and Construction Loans. Trainer and mentor to junior Commercial Lenders and Analysts. Coordinated or originated Participation Loans for the bank and part of credit review due diligence teams for mergers and loan portfolios purchases. Taught a portion of a Continuing Education course on Commercial Real Estate Lending which included income-producing properties and construction. Managed all aspects of construction lending ranging from credit policies, to draw requests, covenants compliance to monthly Board Reports. Interacted with Bank Regulators or External Loan Review for commercial loans and all construction projects. Reviewed, maintained and handled collections/litigation for the loan portfolio. Served on Officer's Loan Committee with lending authority, and member of The Senior Leadership Team making high-level decisions, credit assessments, and risk mitigation.

**Colonial Bank (now BB&T), Ft. Lauderdale, FL** Vice President Commercial Lending 2001 - 2003  
 Vice President Commercial Lending 1998 -1999

Managed large loan portfolio comprised of Commercial Real Estate, C&I, Consumer, and Construction loans. Assisted with bank mergers and monitored commercial loan portfolio for policy compliance and risk assessment. Engaged in all facets of loan process from prospecting deals, negotiating terms, underwrote my loans, presentations for approvals, closings, to collections or litigation. Regional Senior Management periodically used my skills to solve lending/staff problems in addition to lending responsibilities. Examples ranged from temporarily manage a retail branch during the merger/transition, helped retain and build merged teams of commercial lenders in Broward & Palm Beach. Voting member on Officer's Loan Committee (with lending authority) making high-level loan decisions, credit assessments, and risk mitigation. Followed Senior Management from Eastern National Bank to Colonial Bank to help expand the franchise in South Florida.

**Union Bank (now BB&T), Ft. Lauderdale, FL** Vice President Commercial Lending 1999 - 2001

Developed and grew profitable client relationships. Managed and handled collections for a portfolio of business and professional accounts. Retained and strengthened client relationships to develop new business for all types of larger real estate, construction, and commercial loans. Coordinated or originated Participation Loans for the bank.

**Eastern National Bank, Miami, FL** Vice President- Corporate Lending Officer 1993 - 1998  
 Vice President- Marketing & Public Relations 1989 - 1993  
 Assistant Vice President- Major Lending & Real Estate 1988 - 1989

Originated and managed a large loan portfolio while overseeing all aspects of governmental guaranteed transactions including SBA and ExIm Bank loans with lending authority. Responsible for all aspects of Bank's credit enhancement loan products, credit card programs, and Insider loans as Regulation O Officer. Coordinated or originated Participation Loans for the bank. Considerable experience while interacting with Regulators for compliance in my respective areas of responsibility. Gained valuable experience while managing all indirect lending, employee loans, consumer, and insider loans. Assisted Chief Credit Officer in making loan policy, appraisals and product development in all credit areas. Excelled in all aspects of major loan relationships from high net worth and real estate developer clients, to underwriting all my transactions, oversaw approval requirements, loan closings and on-going portfolio management.

## EDUCATION

**Graduate Degree in Banking**, Louisiana State University Graduate School of Banking, Baton Rouge, LA  
**Bachelor of Science in Commerce and Business- Majored in Finance**, University of Alabama, Tuscaloosa, AL

## TRAINING

- Various formal Credit & Sales Training
- Small Business Administration Lending
- OMEGA's Advanced Commercial Loan School
- Certified Export-Import Lender
- Advanced Relationship Mgmt. Development
- AIB Courses: International Banking, Analysis of Financial Statements

## COMPUTER SKILLS

Skilled in: Word, Excel, Outlook, PowerPoint, WordPerfect, Lotus 123, customized AS-400 programs, Premier, Baker's Taxanalysis Plus, Baker Hill, Moody's, Internet navigation, and some SAS training.

## COMMUNITY INVOLVEMENT

- City of Pompano Beach East CRA Advisory Committee (Financial Advisor Slot) 2008 - Present
- Volunteer for South Florida Wildlife Center 2008 - Present
- CERT Pompano Beach Steering Committee Member and CERT Truck driver 2013 - Present
- Member of Ft. Lauderdale Riverwalk Trust 2000 - 2009
- Member Sigma Chi Fraternity Alumni Association 1990 - Present
- Vice-Chair for the City of Pompano Beach's Marine Advisory Board 2004 - 2008
- Former board member for several Non-Profit Boards in Broward & Miami-Dade Counties
- Guest panelist for business forums.