



PRESIDIO BANK



***EVP & Manager of
Cash Management
Solutions***

Fred L. Bailard

Executive Vice President and Manager, Cash Management Solutions. He is a member of the Bank's Executive Management Committee, Enterprise-wide Risk Management Committee and the Management Asset/Liability Committee.

Bailard's banking career has spanned more than four decades that has included most areas of the industry. Prior to joining Presidio Bank in 2007, he worked for the holding company of Greater Bay Bancorp in an executive management position overseeing cash management sales and operations for the 11 banks within the banking group. Previous to that he spent almost 30 years with Bank of the West serving in various positions including executive management roles within retail banking, corporate banking, international banking, IT, and marketing. He also has been a leader in product development from the first windows based software solution for cash management in a joint effort with ADP Cash Management Services which presided the Internet, to building one of the first major ACH billing applications for United Parcel Service, to development of the first multi-bank ATM deposit product with the Star Network, among other industry accomplishments. Bailard continues to this day in assisting both leading and new banking vendors in the development and refinement of products and services that not only meet the needs of Presidio Bank but in many instances that of the industry.

As a 4th generation native of California Bailard has served on numerous civic and charitable organizations, including the election to public office. He is an active member of industry associations such as the Western Independent Bankers Association and the Independent Community Bankers Association. Mr. Bailard has been engaged on many occasions over the years to speak at various industry conferences such as the Intuit National Sales Conference.