

Laura C. McCombs

3902 Village Townes Walk, Glen Allen, VA 23294

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Education

University of North Carolina at Chapel Hill

Bachelor of Science, Business, 1992

Professional Experience

First Citizens Bank, Senior Vice President, Commercial Banking

October 2016 - Present

- Manage a \$55 million loan portfolio focused on commercial real estate.
- Acquire new banking relationships with mid-sized businesses; deliver loan products, deposit services, and Treasury Management.
- Manage credit and operational risk.
- Experienced in real estate underwriting and lending, including construction.

First Capital Bank (acquired by Park Sterling Bank), VP, Business Banking

September 2003 - October 2016

- Managed and grew a diverse loan portfolio including office, hotel, multi-family, and single family real estate.

Commonwealth Bank, AVP, Business Banking

October 1998 - August 2003

- Started as Branch Manager, consulting with customers to assess banking needs.
- Transitioned to business banking, focusing on small business lending.

Certification

The Virginia Bankers School of Bank Management, August 2003

Community Service

- Member of CREW (Commercial Real Estate Women), September 2022 - Present; serve on Finance

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Committee and Career Outreach Committee.

- Board Member (and former Treasurer) for Virginia Breast Cancer Foundation, November 2016 - 2022.
- Member of the West Richmond Rotary Club, February 2013 - July 2020.