

## BAMBOS CHARALAMBOUS

MANAGING DIRECTOR & WEALTH MANAGEMENT TEAM LEAD, J.P. MORGAN PRIVATE BANK, SAN DIEGO



**WHY:** Leads J.P. Morgan's San Diego wealth management team, providing individual, foundation and endowment clients with wide-ranging financial advice across investments, credit, banking, fiduciary and estate planning. **NOTABLE:** Brings 15-plus years of regional and global experience including serving in the UK, and on strategy team for Europe, Middle East and Africa. **SOCIAL IMPACT:** JPMorgan San Diego's Team supports local nonprofits including Chicano Federation, SD Workforce Partnership, and the Honor Foundation. Helped make San Diego one of five cities to win a \$3 million grant from JPMorgan Chase's Advancing Cities Challenge. **WORDS OF WISDOM:** "The highest form of wisdom is kindness." – the Talmud

## CLIFFORD CHO

SVP & SAN DIEGO MARKET EXECUTIVE, BANK OF AMERICA



**WHY:** Oversees the Commercial Business Banking team at Bank of America where he leads client facing teams located throughout San Diego County with a focus on delivering credit and treasury solutions to small and mid-size businesses. **NOTABLE:** Graduate of Regional Chamber's LEAD Influence program. **COMMUNITY IMPACT:** Serves on the board for the San Diego Regional EDC. Prior community leadership roles include Chairman and President of the San Diego Military Advisory Council and board member for Tech San Diego. He also regularly volunteers in the community and leads various Diversity & Inclusion initiatives and Employee Networks at Bank of America.

## JEFFREY A. DUNHAM

CHAIRMAN & CEO, DUNHAM TRUST & INVESTMENT SERVICES



**WHY:** Founded and leads wealth management firm Dunham & Associates Investment Counsel, Inc. as well as affiliates Dunham Trust Company, which is based in Nevada, and Dunham Funds, a family of mutual funds where 100% of sub-advisors are paid based on ability to outperform benchmarks. **NOTABLE:** Dunham and Dunham Trust passed \$5 billion in assets under management/assets under advisement in 2024. **COMMUNITY IMPACT:** Fellow of the Southern California Institute, a thought leader community providing resources, education, and advice through collaborative think tanks, events, programs, online content, and introductions.

## MICHAEL DURBIN

CEO, CETERA FINANCIAL GROUP



**WHY:** Since 2023, Durbin oversees Cetera's growth initiatives, including expansion into new and adjacent markets and evolving the national financial services company's existing capabilities for the approximately 12,000 financial professionals and institutions it serves. **NOTABLE:** Cetera manages more than \$590 billion in assets under administration and \$263 billion in assets under management. **COMMUNITY IMPACT:** Caring Cetera's philanthropy is directed at youth programs supporting educational and diversity initiatives, including the Hillcrest Youth Center in San Diego.

## ERIC ELLINGSEN

PRESIDENT & CEO, CALIFORNIA BANK AND TRUST



**WHY:** Leads San Diego-based CB&T, which now has more than \$15 billion in loans, \$15 billion in deposits. Ellingsen is also an executive vice president of CB&T's parent company Zions Bancorporation. **IN THE NEWS:** CB&T became San Diego Football Club's official bank in February and announced new community initiatives like a youth leadership program, financial education for students at SDFC's Right to Dream Academy. **NOTABLE:** Named CEO of the Year in the Large Public Company category by the San Diego Business Journal in 2024. **QUOTABLE:** "As CEO at CB&T, it's a privilege to contribute to the growth of the San Diego economy."

## STEVE ESPINO

SVP & COMMERCIAL DIVISION DIRECTOR, BANNER BANK



**WHY:** For over 30 years has served the San Diego community as a banking professional, financing hundreds of successful businesses from start-ups to multi-faceted corporations. In 2002, Espino and other veteran bankers formed a community bank that eventually merged into Banner. **NOTABLE:** An accomplished guitarist, he has collaborated with others since organizing his first band at age 13. **SOCIAL IMPACT:** Contributor to nonprofit San Diego Sport Innovators. Supports Bike for Humanity, supplying bikes to underserved youth. **INSPIRING READ:** "The Boys in the Boat" – true story of nine working class young men who achieved more together than they could ever individually. The book captures the essence of teamwork, resilience, and the power of human connection.

## BRITTA FERGUSEN

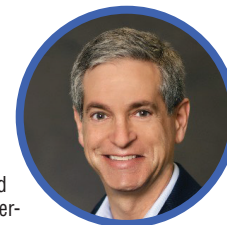
SVP & FINANCIAL ADVISOR, WEALTH ENHANCEMENT GROUP



**WHY:** Specializes in goal-based planning, risk management, tax mitigation strategies, asset protection, and legacy planning at Coronado office of national firm with over \$117 billion in client advisory and brokerage assets. **NOTABLE:** Started a Women, Wealth, and Wine group to help women build confidence around their finances. **IN THE NEWS:** Quoted in articles in Business Insider, U.S. News, Barron's and Women's World; also named an InvestmentNews 2024 Rising Star. **COMMUNITY IMPACT:** Volunteers with Habitats for Humanity and the Alzheimer's Foundation. **QUOTABLE:** "I focus on a range of topics that educate and empower women to make smarter decisions and work towards financial security."

## STEPHEN FRIEDMAN

REGIONAL PRESIDENT, COLUMBIA BANK



**WHY:** Leads Columbia Bank's San Diego and Orange County markets, overseeing commercial banking teams and their relationships with small and mid-sized businesses. **NOTABLE:** Previously held CFO role at Vermont-based Bruegger's Bagels and later later owned his own food business – San Diego-based Jody's Baking Company, where he served as president. **IN THE NEWS:** Columbia Bank in 2025 finalized the last detail in its merger and acquisition of Umpqua Bank, when Umpqua locations across the West rebranded as Columbia Bank. **COMMUNITY IMPACT:** Active in organizations that strengthen the local business community, including Provisors, the Chairmen's Roundtable and the Association for Corporate Growth.