

2026 ABA Commercial Lending Schools Advisory Board

Biographies and Contact Information

Welmo Coca

Commercial Loan Officer
ConnectOne Bank
Englewood Cliffs, NJ
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Welmo Coca is a First Vice President and Commercial Lending Team Leader with ConnectOne Bank, a \$15 billion community bank headquartered in Englewood Cliffs, NJ. Welmo has over 15 years of commercial credit and lending experience. He focuses primarily on commercial real estate loans particularly construction, bridge lending, and other specialized commercial real estate transactions. He completed Advance Commercial Lending School in 2018 and joined the advisory board in 2019. In 2022, Welmo completed the American Banker Association's Stonier Graduate School of Banking program and holds a B.A. degree in Finance from Seton Hall University.

Suzanne Cumming

Vice President, Commercial Lender and Branch Manager
United Bank
Griffin, GA
scumming@unitedbank.net

Suzanne Cumming has been with United Bank since 2010. She is an AVP, Consumer/Commercial Lender, and Branch Manager. United Bank is a community bank with \$2.3 billion in assets operating 18 locations in 11 contiguous central Georgia counties. Suzanne has a versatile background in banking, with prior experience as a mortgage lender, loan processor, and real estate paralegal. Suzanne completed the Advanced Commercial Lending School in 2023 and joined the school Advisory Board as a Student Representative in 2024.

Stephen David Jr.

Market President
South Louisiana Bank
Baton Rouge, LA
sdavid@ayegee.com

Stephen P. David, Jr. is an accomplished banking executive, community leader, and mentor with two decades of experience in banking leadership. As Senior Vice President and Regional Retail Manager at Hancock Whitney, he oversaw more than 500 employees across 65 financial centers in Louisiana and Texas, consistently exceeding growth goals in deposits, lending, and small business loans.

Recognized for his ability to build strong relationships and foster collaborative partnerships. Stephen has played a pivotal role in major community initiatives—from hurricane disaster relief

efforts to small business support through the Paycheck Protection Program, where his team helped secure over \$2 billion in client loans.

Beyond his professional role, Stephen has been appointed by Louisiana Governor John Bel Edwards to the Louisiana Economic Development Board of Directors and the Workforce Investment Council, and has held leadership positions in numerous civic organizations and his dedication to service extends to charitable causes, fundraising, and youth mentorship, including the Louisiana Bankers Educational Council, Coastal Conservation Association, Sales and Marketing Executives of Baton Rouge and the City of Central Chamber of Commerce. Stephen served on the American Bankers Association Emerging Leaders Council and currently serves as advisor of the ABA Commercial Banking School.

Stephen holds a Bachelor of Science in Marketing from Louisiana State University, is a graduate of the University of Mississippi Banking School, ABA Commercial Banking School and completed the prestigious LSU Graduate School of Banking.

Kaylie Fiala

Credit Administration Manager

Fidelity Bank

Fuquay-Varina, NC

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Kaylie Fiala is VP, Manager of Credit Administration with The Fidelity Bank of NC, a \$4.0 billion asset bank, headquartered in Raleigh, NC. Kaylie began her banking career as a Credit Analyst in Sioux Falls, SD, and then worked for a de novo bank out of Des Moines, IA as a Senior Credit Officer. Working for a small startup, she was able to learn of all functions of the bank. She reviewed and approved loans, worked on credit policy updates, was involved in the bank's exams, oversaw Board reports, and worked on creating a sound credit department culture. Kaylie recently moved to NC and joined Fidelity Bank at the end of 2025. Her focus is primarily on overseeing the credit analysis team and process, underwriting and approving consumer and small business loans, and ensuring the loan portfolio is performing and within policy guidelines.

Kaylie completed the Advanced Commercial Lending School in 2025 and joined the school Advisory Board as a Student Representative in 2026.

Daniel Garcia

Senior Credit Analyst

Fidelity Bank of Texas

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Danny Garcia is a Senior Credit Analyst at Fidelity Bank of Texas with more than a decade of experience in retail and commercial banking. Prior to joining Fidelity, he held multiple roles at Extraco Banks, including Commercial Credit Specialist, where he specialized in CRE underwriting, including SFR investment properties, retail and office space, hotels, subdivision development, builder and owner-occupied properties.

Danny holds an MBA along with several degrees and certifications in management and accounting and is currently pursuing a Master of Accounting at Tarleton State University. He completed the ABA Commercial Lending Foundation course in 2023 and the Advanced course in 2024, after which he joined the ABA Commercial Lending School Advisory Board.

Derrick Jackson, CCIM

Executive Vice President and Chief Credit Officer

First Savings Bank

Clarksville, IN

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Derrick Jackson is an Executive Vice President and Chief Credit Officer with First Savings Bank, a community bank in Jeffersonville, IN. He has over 25 years of experience in financial institution management including commercial and consumer lending, credit risk management, credit analyst training, sales management, and team development. His recent speaking events included topics specific to credit risk management, assessing borrower financial performance, finding loans with suitable credit risks to become alternatives to investment securities, and appraisal process management. Derrick is a Faculty Instructor for the Wisconsin Graduate School of Banking and the ABA's Commercial Lending Schools where he also serves as an Advisory Board Member and a regular instructor or presenter with the Independent Correspondent Bankers Bank, Inc. Credit Conference, Illinois Banker's Association, and Abrigo/Sageworks panels. Derrick is a graduate of the ABA Stonier Graduate School of Banking, holds a B.A. degree in Economics and a Minor in Psychology from Centre College, and has obtained the Certified Commercial Investment Manager (CCIM) designation.

Patrick Landry

Vice President, SBA Lender

Peoples Bank

Covington, LA

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Pat Landry is VP of SBA Lending at Peoples Bank and works out of New Orleans, Louisiana. The bank is \$440MM in assets and based in Mendenhall, MS with specialized lending across the country focused on SBA 7a and USDA loan origination. His focus has been on start-ups and business acquisitions which are heavily reliant on proforma cash flow, market research, management team analysis and diligence. Over his banking career, Patrick has worked as a credit

analyst, small business banker, and commercial lender, assisted in establishing small business lending and SBA lending programs, establishing bank policy and training new lenders. Prior to his past eight years in banking, Mr. Landry ran a small consulting firm specializing in business interruption calculation and litigation support. Pat graduated from Louisiana State University with a degree in Finance. He joined the school Advisory Board in 2023.

Kevin J. Nickodem

Senior Credit Facilitator (retired)

First Citizens Bank

Raleigh, NC

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Kevin J. Nickodem is a retired banking professional with over 35 years of experience in the commercial lending sector. Before retiring in 2021, Kevin served as a Senior Learning Facilitator at First Citizens Bank in Raleigh, NC, where he developed and delivered numerous courses in commercial credit. He is certified in various third-party credit and sales programs and holds an ASTD certification. Additionally, Kevin serves as the Chancellor for a commercial lending school for one of the RMA chapters.

Kevin's career in banking includes roles as a Commercial Lender at Firststar Bank in Milwaukee, WI, Central Carolina Bank in Durham, NC, and as a Senior Credit Facilitator at SunTrust in Durham, NC. Prior to his banking career, he was the CFO for a small, family-owned office products and furniture firm for four years.

Kevin is a graduate of the University of Notre Dame.

David Rodarte

Assistant Manager, Credit Analyst

Austin Bank

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David Rodarte is the Assistant Manager of the Credit Analyst Department at Austin Bank. He has over 10+ years of banking experience and has been a Credit Analyst for the past 7 years. He graduated from the University of Texas at Tyler with a bachelor's degree in finance. His primary responsibilities at Austin Bank are underwriting commercial loans and training new Credit Analysts. David also developed a credit analyst training program that is now being used at Austin Bank.

Tristan Shanley

Regional Vice President, SBA Business Development Officer

Northwest Bank

Columbus, OH

Tristan.shanley@northwest.com

Tristan Shanley is the Regional VP, SBA Business Development Officer for the Northwest Bank in Columbus, Ohio. In her previous role, she was the Vice President, Commercial Loan Officer on the Search Fund Lending team at Bank Prov. She brings over a decade of expertise in commercial lending and financial services to her role at BankProv. Joining the institution in June 2013 she has held roles in Business Development, Small Business Lending, In-Market Lending and now the Search Fund Lending space. During her time within the Search Fund ecosystem, Tristan has completed 25+ transactions with the search fund team, providing over \$65MM of financing to a variety of middle market and lower-middle market companies across all industries and the United States. A graduate of the American Bankers Association (ABA) Advanced Commercial Lending School (CLS) in 2019.

Tristan continually refines her skills and knowledge to better meet the evolving needs of her clients. Her dedication to excellence has earned her a position on the CLS Advisory Board since 2022, where she contributes strategic insights to the growth and quality of the ABA Commercial Lending School. Bank Prov, founded in 1828, is a \$1.6B Massachusetts- chartered stock savings bank that offers both traditional and technology- driven banking solutions to its commercial and consumer clients.

Drew Sims

Vice President, Commercial Lender & Analyst
Shamrock Bank N.A.
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Drew Sims is a Commercial Lender and Analyst, VP, with Shamrock Bank, NA in Oklahoma City, OK. In addition to his lending and credit review roles, he is a Licensed Trainee Appraiser currently fulfilling experience requirements for his Certified Residential designation. Drew's banking career began in 2013 with summer internships working in the teller line, gaining further experience in various departments until starting full time in 2018. Drew completed the Advanced Commercial Lending School in 2022, joining the advisory board in 2023.

C. Sandro Tonini

Vice President – Lending
WESST
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Cesare "Sandro" Tonini serves as Chief Revenue Officer at WESST in Albuquerque, NM, where he leads a team of consultants, lenders, and analysts in turnaround management and revenue strategy across lending, incubation, and enterprise programs. He specializes in change

management, credit portfolio stabilization, and aligning teams around measurable performance outcomes. With a background in commercial banking, market research, and nonprofit finance, Sandro has led restructurings, redesigned underwriting frameworks, and implemented operational systems that strengthen risk management while supporting growth. His work centers on servant leadership, driving accountability, improving execution, and helping institutions translate strategy into results.

Scott Yant

CLO/EVP

Gateway Bank

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Scott Yant is the Executive Vice President and Chief Lending Officer at Gateway Bank, where he leads lending strategy and supports commercial clients across Central Arkansas. With more than 17 years of progressive experience in commercial lending, small business banking, and credit analysis, he has built a reputation as a trusted financial partner for businesses seeking thoughtful, relationship-driven banking solutions.

Before joining Gateway Bank, Scott served in multiple leadership roles at Bank OZK—rising from Lender to Senior Vice President during nearly nine years with the organization—and later supported business growth initiatives as Business Development Manager at ijtechUSA.

Scott began his banking career with Summit Bank, where he advanced from Branch Manager to Commercial Lender, setting the foundation for his long-term success in the lending industry. He holds a degree from the University of Arkansas at Little Rock, where he was also a three-year letterman in baseball.

Known for his deep lending expertise and commitment to client relationships, Scott continues to help businesses across Arkansas grow, thrive, and build stronger financial futures.