

Rudolph I. Estrada

Rudolph I. Estrada is president and chief executive officer of Estradagy, a business and financial services company providing comprehensive advisory assistance to the business, banking, and public services sectors.

Estradagy, formerly known as the Summit Group, is the next generation firm providing comprehensive business and bank consulting since 1988. The firm maintains an impressive reputation in the private and public sectors specializing in asset allocation, business planning, budgetary planning and analysis, corporate governance counsel, debt placement, equity fund management, economic forecasting and modeling, financial restructuring, industry analysis, expert witness support in financial matters, management and technical assistance, marketing studies, and analysis and strategic planning.

Estradagy has been retained by more than 60 commercial banks and has completed assignments for hundreds of businesses, medium and small, in disciplines ranging from comprehensive financial planning to assist in the staging of mergers and acquisitions. Estradagy, through its client banks, has helped to finance in excess of one billion dollars in debt and equity funding.

Rudolph Estrada started the firm in 1987 after serving as an executive for many years with one of the largest international banks in the world. In this capacity he was responsible for statewide corporate and commercial banking, specializing in government guaranteed lending, as well as, the sale and investment of government securities on a nationwide investment market.

Before entering into banking, Estrada was the Los Angeles district director for the United States Small Business Administration (SBA), federal government. This is the largest SBA District in the nation serving more than 12 million people covering the counties from Central to Southern California. The district director was responsible for the overall management of a loan portfolio exceeding \$1 billion and also the approval of more than \$250 million in new SBA loans, as well as awarding more than \$160 million in government contracts annually.

Estrada received his bachelor of science degree in business from the California State University at Los Angeles. He later received his masters degree in management from the University of Southern California. He attended the Claremont Graduate University, Peter F. Drucker-School of Management, where he completed coursework towards his Ph.D. in strategic management.

He has also completed the Executive Development Program for senior level career executives in government at the Federal Executive Institute in Charlottesville, Virginia.

Estrada has lifelong college teaching credentials in banking and finance, business administration, public administration, and public service. He currently serves as a faculty member in the Business and Economics Program of California State University Channel Islands and serves as director of the Small Business Institute; he has published articles on subjects ranging from banking and finance to the gold coinage of ancient Greece. He has served as a professor of finance, management, and ethics for the California State University for more than 24 years.

In the 1990s, the Los Angeles County Board of Education re-appointed Estrada to the Los Angeles County Office of Education (overseeing in excess of ninety-four independent school districts throughout California) Personnel Commission; he served as chairman of the commission for three terms.

He is a past president of the Southern California Mexican-American Scholarship Foundation; served as a member of the executive board of the USC Mexican-American Alumni Association; is a member of the Sierra Club; and is the former treasurer of the San Gabriel Valley Chapter of the Boy Scouts of America. He is also a life member of the American Numismatic Association and the National Association of Government Guaranteed Lenders. In addition, Estrada is a member of the National Association of Corporate Directors.

In 1970, Estrada was awarded the United States Army Commendation Medal for meritorious service while serving with Military Intelligence and Operations, U. S. Army.

BOARDS AND COMMISSIONS (current and former)

* **Commissioner. White House Commission on Small Business.** Appointed Commissioner in 1994 by the president of the United States. Responsibilities include the oversight of Small Business and the U.S. Small Business Administration with an emphasis on developing recommendations for legislative and executive initiatives for improving and stimulating small business throughout the United States.

* **Commissioner. The President's Commission on White House Fellows.** Appointed Commissioner in 1998 by the president of the United States. Responsibilities include the selection of extraordinarily qualified and accomplished individuals from private industry and the military to serve as fellows to America's most prestigious fellowship program. Fellows are assigned to serve in the highest levels of the President's cabinet and the White House staff.

* **Member of the Board of Directors. Pacific Crest Bank.** A commercial bank with offices across California, Arizona, and Oregon and assets in excess of \$550 million. Duties included serving on the firm's audit, compensation, and finance committees. Estrada served on the bank's board from its inception to the ultimate sale of the bank.

* **Member of the Board of Trustees. Monarch Fund (Comerica Bank, formerly Imperial Bank),** an active asset management firm with assets under management exceeding \$3.6 billion. Duties include serving on the fund's audit and accounting committees and providing comprehensive oversight of the fund on behalf of the bank.

* **Board of Directors. The Los Angeles Community Development Bank.** Estrada was appointed by Los Angeles Mayor Richard Riordan to serve as one of three initial board members to the Los Angeles Community Development Bank. Board members were responsible for securing more than one-half billion dollars for the specific purpose of funding the bank and providing economic development funds to the small business communities of Los Angeles.

* **Board Member, United States-Russia Small Business Working Group.** Appointed by the administrator of the U. S. Small Business Administration and the vice president of the United States to serve on the Gore-Chernomyrdin Commission in an effort to help Russian small businesses with the development and joint implementation of bilateral intergovernmental recommendations and programs, and the development of financial investment assistance programs to serve small businesses in Russia.

* **President of the Board of Trustees (elected president in 2003), Sias University.** Sias University, a business management and liberal arts university located in Zhengzhou (Hunan Province), Beijing, China, operates in a collaborative joint degree program with Fort Hays State University, Kansas and currently has a student body in excess of 15,000 students.

* **Member of the Board, Women Incorporated.** Women Incorporated is a national, non-profit organization dedicated to improving the business environment for women, particularly for women entrepreneurs. The purpose of WI is to educate its constituency and the larger business community, and to aggregate the economic power of women entrepreneurs.

* Member of the Board of Directors. **Didi Hirsch Community Mental Health Center.** The center is a private nonprofit organization with more than 60 years of experience providing mental health and substance abuse services in the Los Angeles County. A leader in community mental health care, its current operating budget is greater than \$20 million. Program services are offered through six divisions— Emergency Services, Older Adult Services, Family Services, Substance Abuse Services and Training. Under these divisions, clients receive help from 46 distinct programs.

*Member of the Board of Trustees. **The California State Parks Foundation.** CSPF is the only statewide non-profit organization dedicated to protecting, enhancing and advocating for California's 277 State Parks. With the support of over 45,000 members and partners, CSPF raises funds essential to improve and expand park programs and facilities with special emphasis on environmental education, diversity, volunteerism and stewardship. The Foundation also educates the public and elected officials about the benefits of a healthy park system to the quality of life for all Californians.

***Member of the Northern and Southern California Regional Boards. Pacific Capital Bank.** Pacific Capital Bancorp, (Nasdaq: PCBC) is the holding company for Pacific Capital Bank, N.A., the largest independent banking company headquartered on the Central Coast of California. With 45 branches and \$6.8 billion in assets, the company operates under the local brand names of Santa Barbara Bank & Trust, First National Bank of Central California, South Valley National Bank, San Benito Bank, and Pacific Capital Bank, and National Bank of San Luis Obispo.

***Member of the Board of Directors, EastWest Bancorp, EastWest Bank.** EastWest Bank is one of the nations' premier independent banks with assets exceeding \$9.2 billion dollars and a branch network with over 60 branches throughout the state making it the second largest independent bank in California. EastWest Bank (Nasdaq: EWBC) is headquartered in Pasadena, California with international representative offices in Beijing, China.

*Selected by the United State Small Business Administration and the Los Angeles Chamber of Commerce as the **Regional Financial Services Advocate** for assistance provided to small businesses to obtain financing, advocating changes in the financial services industry to assist small companies, encouragement of the flow of capital to small ventures and active support for legislation and regulatory actions designed to help small firms. Estrada competed against candidates from California, Nevada, Arizona, Hawaii and the Pacific Trust Territories.