



## **Western Heritage Bank Announces El Paso Board of Directors**

**El Paso, TX (July 18, 2017)** – Western Heritage Bank is pleased to announce the El Paso Board of Directors. Members of the board are Alan Abbott, A.F. Ayoub, Christopher L. Carameros, James A. Cardwell Jr., Kenneth C. Clarence, Rodrigo Fernandez, Albert Gamboa, Jr., Will S. Harvey, Dr. Edward C. Juarez, Randy Kuykendall, K. Alan Russell, and F. James Volk.

“As we expand into the El Paso market, we are excited to have a strong local board of directors. This is a seasoned group of business leaders and their guidance will be an asset to our operation,” said Jim Volk, Chairman.

Also serving on the board is Western Heritage Bank President and CEO, Greg Cory.

### ***Alan Abbott***

Since 2009, Mr. Abbott has served as a special limited partner at Cottonwood Technology Fund, a venture capital firm investing in early stage technology companies in the Southwest U.S. and Europe. Mr. Abbott also serves as a member of the Board of Directors of El Paso Children’s Hospital and a member of the Board of Directors (and past Chairman of Investment, Audit and Finance Committees) for Paso del Norte Health Foundation, a private non-profit health foundation providing leadership and funding for preventative health programs. He is the President and Founder of Lynwood Garden Investments, a multi-family housing management and ownership organization, in which position he has served for more than 43 years. Mr. Abbott previously served as a member of the Board of Directors of Paso del Norte Foundation, a public charity focused on improving the quality of life in the region through healthy living. He is the past Chairman at Sunland Optical Company, a national wholesale and retail optical company, in which position he served for more than 44 years. Mr. Abbott also served as an advisory Director for State National Bank (now known as BBVA Compass) from 1999-2010. He was a Director and shareholder at Montwood National Bank and Valley Bank of El Paso from 1982 to 1999, including serving on the executive board and the loan, audit, and investments committees. Mr. Abbott has served on various other boards and in leadership positions for community and non-profit organizations during his career. He is a CPA and an American Board Certified Optician. Mr. Abbott is a graduate of Stanford University with a Bachelor of Arts and the University of Texas at El Paso with a Master’s Degree in Business Administration.

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### ***A. F. Ayoub***

Mr. Ayoub is an active shareholder, President and managing partner of various real estate ventures including the Radisson Hotel El Paso Airport. Additionally, he was a shareholder and developer of the Missile Range Rodeway Inn (El Paso, TX), The Inn at Estes (Estes Park, CO), Hawthorn Inn & Suites (El Paso, TX), and Springhill Suites (Las Cruces, NM). Mr. Ayoub was previously very active in various family owned retail operations such as Border Tobacco Co. and Ayoub Exports, Inc. Additionally, he currently serves on the Sun Bowl Association Board and was the 2010 Sun Bowl President. He served on the UTEP Centennial Commission (Chairman of Athletic Development) and the St. Clement's Board of Advisors. Mr. Ayoub graduated from Cathedral High School (El Paso, TX) and earned a degree in Business Administration from International Business College.

### ***Christopher L. Carameros***

Mr. Carameros is an owner and Director of L&M Asset Management Inc., a private investment firm located in El Paso, Texas, in which he has served since 1990. His previous experience includes the following: Executive Vice President and Board of Directors (1993-2006) at Helen of Troy, Ltd., El Paso, Texas, from 2001-2006; Chief Financial Officer and Board of Directors (1987-1998) at Farah Inc., El Paso, Texas, from 1987-1990; CPA Partner at PWC (formerly Coopers & Lybrand which purchased Utterback, Duncan, Carameros and Curling in 1983), El Paso and Austin, Texas, from 1980-1987; Accountant at KPMG (formerly PMM & Co), from 1975-1980; Limited Partner and Board of Directors for Verde Realty MLP, from 2005-2006; Advisory Director for BBVA Compass (formerly State National Bank), El Paso (West Texas) and Southern New Mexico, from 1999-April 2017.

### ***James A. Cardwell Jr.***

Mr. Cardwell is President of C&R Distributing and President of JTC-Stores. He is the Former President and COO of Petro Shopping Centers, L.P. He holds a degree in Management and Finance from the University of North Texas. He has been or is still affiliated with the following civic and business organizations: Young Presidents Organization; Sunturians; the Community Advisory Board for the UTEP College of Business; NATSO Board of Directors; NATSO Foundation; El Paso Community Foundation Investment Advisory Board; Founding Member of the Paso Del Norte Group and Borderplex Alliance; UTEP President's Council on Athletics; and a Trustee of Lubbock Christian University. Mr. Cardwell served on the Community Advisory Board for State National Bank from 2004-2007 and on the Community Advisory Board of Chase Bank from 2007-2009.

### ***Kenneth C. Clarence***

Mr. Clarence is President of V.P. Clarence Company, an El Paso-based commercial mortgage banking firm established in 1962. He is a current member of the Mortgage Bankers Association of America. Mr. Clarence has over 40 years of experience in finance, development, and investments in commercial real estate. He has served as a board member and President of the El Paso Child Crisis Center and as Chairman of the Child Crisis Center Foundation. He is a former member of the Vestry of St. Francis Episcopal Church and a current member of St. Luke's Episcopal Church. Mr. Clarence has served as President of the El Paso Country Club Board of Governors and as Chairman of the club's Trust Committee.

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### ***Greg Lee Cory***

In February 2017, Mr. Cory was elected to the Boards of Directors of New Mexico First Financial and Western Heritage Bank and appointed to serve as the President and Chief Executive Officer of both entities. From 2008 to 2015, he served as a Senior Vice President and Regional President for Southwest Securities, FSB's New Mexico and West Texas markets. Prior to that time, Mr. Cory served with State National Bank (now known as BBVA Compass) for nearly 30 years, serving in such roles as Community President, Executive Vice President and Chief Credit Officer. He serves or has served in leadership positions for various other organizations, including the following: Board President, Ruidoso Municipal School District; Board Member, El Paso Health; Board Member, Finance Chair, Help End Abuse for Life (HEAL); Board Member, Past-President, Paul Harris Fellow, Rotary Club of Ruidoso; Board Member, Table of Plenty; Board Member, Village of Ruidoso Cemetery Board; Member, Insurance Committee, Roman Catholic Diocese of Las Cruces; Former Mayor Pro Tem, Council Member, Village of Ruidoso, New Mexico; Past President, Board Member, Ruidoso Valley Chamber of Commerce; Past Chairman, Ruidoso Art Festival; Founding Board Member, Community Foundation of Lincoln County; Past Board Member, Ruidoso Valley Economic Development Corporation. Mr. Cory is a graduate of the BBVA USA School of Economic Management at the University of Texas at Austin.

### ***Rodrigo Fernandez***

With 15 years of experience in the telecommunications industry, Mr. Fernandez is co-founder and Chief Financial Officer of Transtelco, a privately-held telecommunications company operating in the Southwest U.S. and Mexico. He is also managing partner of Ondasun, a specialized real estate company focused on commercial and hospitality developments in downtown El Paso, Texas. Mr. Fernandez graduated from the University of Texas at El Paso with a degree in Finance.

### ***Albert Gamboa, Jr.***

Mr. Gamboa is a lifelong El Pasoan. He is a successful contractor, serving as President and CEO of T-Dyne Contractors, LLC. Mr. Gamboa previously served as a member of the board of the former Montwood National Bank and Valley Bancorp, Inc.

### ***Will S. Harvey***

Mr. Harvey is a native El Pasoan. He earned a BA in Latin American Studies and a BS in Finance and has worked in real estate management, brokerage, and development for the past 15 years for privately held companies. He has also worked with REIT's and is currently president of EP Riverbend Development in El Paso. He is a CCIM candidate and a Texas broker. His recent work has been office and retail projects located in El Paso.

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### ***Edward C. Juarez***

Dr. Edward Juarez, President of Edward C. Juarez, MD P.A., started his private medical practice in El Paso in 1989. He received his medical doctorate degree at Universidad Autonoma de Ciudad Juarez, MX. and completed his internal medicine training at St. Joseph's Mercy Hospital in Pontiac, Michigan in 1984. Before attending medical school, he completed his Bachelor of Science in Pharmacy degree at the University of Arizona where he was also a member of the Arizona Wildcat Football team. Dr. Juarez has served as chief of staff of Columbia Medical Center and the executive Boards of Kindred Hospital and Southwestern General Hospital. He is a member of the El Paso Medical Society, the Texas Medical Association and the New Mexico Medical Society. Dr. Juarez' successful practice of medicine has given him the opportunity to provide support to various community groups in El Paso, Texas throughout his career.

### ***Randy Kuykendall***

Mr. Kuykendall attended College of the Sequoias (California), Brigham Young University (Utah), and the University of Texas El Paso, majoring in business. He and his wife moved to El Paso in 1974 and he began his career at the family-owned Western Technical College. Mr. Kuykendall became President of the College in 1979 and Chief Executive Officer in 1990. In 2015, after forty-one years in day-to-day operations, his son, Brad, became CEO and Mr. Kuykendall serves as Chairman of the Board of Directors of Western Tech. He has also served on the Boards of the Greater El Paso Chamber of Commerce, Better Business Bureau, Career Colleges and Schools of Texas State Board and the National Board for the Career Education Colleges and Universities. He and his partner, Bill Terrell, also own and operate a real estate holding company and a management consulting firm specializing in education and training. Mr. Kuykendall is married to Margo Petersen and they have six children and 15 grandchildren.

### ***K. Alan Russell***

Mr. Russell is President and C.E.O. of the El Paso-based Tecma Group of Companies, which he co-founded in 1986. He is a member of the Southwest Maquila Association; member of the Borderplex Alliance; and member and major investor in the Greater El Paso Chamber of Commerce. Additionally, Mr. Russell serves on the board of TXL Group and the War Eagles Air Museum. He and his wife Patty are financial sponsors of C.A.F.E., a college scholarship foundation, and are major supporters of the University of Texas Athletics Programs. Mr. Russell is Past President of the Chamizal Foundation, Founder and Past President of the International Amigo Airsho, and a Founding Director of the El Paso Susan B. Komen Race for the Cure. In recognition of his leadership in promoting aviation through education, Mr. Russell was inducted into the El Paso Aviation Hall of Fame. He also accepted, for the third straight year, awards on behalf of his company for leadership in environmental achievements as well as the coveted top 100 "Great Place to Work" recognition. Mr. Russell was honored as a Distinguished Alumni for his Alma Mater, Southeastern Oklahoma State University.

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### ***F. James Volk***

Mr. Volk serves as the Chairman of the Board. He has over 45 years of banking industry experience, which includes the following: District Executive, BBVA Compass Bank (El Paso and Southern New Mexico markets), 2008-2011; Regional President and Director, State National Bank, El Paso, West Texas, and Southern New Mexico, 1999-2008; Chairman, Director and Chief Executive Officer, Sierra Bank (prior to its merger with State National Bank), Las Cruces, New Mexico, 1995-1999; President, Director and Chief Executive Officer, Norwest Bank (formerly United New Mexico Bank of Las Cruces, N.M., Las Cruces, New Mexico, 1983-1984; President, Director and Chief Executive Officer, Montana Bank of Bozeman, Bozeman, Montana, 1980-1983; Agricultural Loan Officer, various banks in Montana and South Dakota, 1969-1980. In addition, Mr. Volk currently serves as the Vice Chairman and Chief Operating Officer of Ace Specialties, Inc., Odessa, Texas, (an entity providing industrial supplies and tools to energy and construction companies in the Permian Basin), a position which he has held since 2013. Mr. Volk also serves in other Director and trustee positions, including the following: Vice Chairman, University Medical Center of El Paso; Director, Medical Center of the Americas; Past Directorships and trustee positions; Director, El Paso Branch of the Federal Reserve Bank of Dallas; Trustee, Las Palmas/Del Sol Medical Center; Director, Camino Real Regional Mobility Authority; El Paso YWCA Foundation; Western States School of Banking; NMSU Foundation; Memorial Medical Center Foundation; Salvation Army of Las Cruces; New Mexico Bankers Association; Las Cruces Rio Grande Rotary Club; Rio Grande Natural Gas Board Member; New Mexico State University Presidents Association; and Greater El Paso Chamber of Commerce.

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### **About Western Heritage Bank**

Since 2001, Western Heritage Bank, a community based institution, has been an active participant in the vibrant and diverse economy of Southern New Mexico. It has helped build businesses ranging from the agriculture industry to manufacturing operations. The bank provides modern banking conveniences with traditional, personalized service in the areas of online banking, personal banking, business banking and loans. Western Heritage Bank is a New Mexico state bank and is a wholly owned subsidiary of New Mexico First Financial, Inc. Western Heritage Bank currently operates locations in Las Cruces, New Mexico and Deming, New Mexico, and will open a location in El Paso, Texas in 2017. For more information please visit [westernheritagebank.com](http://westernheritagebank.com)

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