



PACIFIC NATIONAL BANK OPENS FIRST NEW YORK CITY RELATIONSHIP BANKING BRANCH, BUILDING ON ESTABLISHED NYC PRESENCE

MIAMI – Pacific National Bank (PNB) has announced the opening of its first full-service relationship banking branch in New York City. Located at 152 West 57th Street in Midtown Manhattan, the new branch expands on the bank's existing New York presence, including its established loan production office, and represents a natural next step in serving clients in the market.

“We’re excited to open our first branch in New York City,” said President and CEO, Carlos Fernandez-Guzman. “A physical presence allows us to deepen the relationships we’ve already built and better serve our clients with our personalized, community-bank approach.”

The new branch will be led by an established team of seasoned New York bankers, each bringing years of local market knowledge and relationship banking experience. Unlike a traditional market entry, PNB’s New York City team is already deeply rooted in the community.

Andy Munoz, Senior Vice President, Regional Managing Director: In this position, Andy will be responsible for the development and execution of the Bank’s presence in the New York City market. A lifelong New Yorker, he has more than 17 years of relationship banking experience. He most notably served 12 years at First Republic Bank where he helped grow and manage a \$385MM branch.

Sarah Tecla, Senior Vice President, Relationship Banking Officer: Sarah is a seasoned banker with more than 20+ years of experience with a proven track record of providing superior customer-focused service. She will be responsible for building and managing customer relationships, while driving growth through personalized financial services. Sarah has held senior sales positions at First Republic Bank, JP Morgan Chase, and Flagstar Private Bank.

Christopher Fine, Vice President, Relationship Banking Officer: Born and raised in New York, Christopher has spent 20+ years building trusted relationships and serving clients in the local market. He has held banking positions at First Republic Bank, JP Morgan Private Client, and CitiBank.

Wayne Young, Vice President, Branch Manager: Wayne, who has more than 22 years of banking experience, will be responsible for servicing and strengthening client relationships and providing support to the Relationship Banking Officers. Throughout his career, he has worked closely with Andy, Sarah, and Christopher at previous institutions.

“Our approach has always been about relationships, not transactions,” continued Fernandez-Guzman. “We’re proud to officially plant roots in New York City with a team that knows the market, understands its businesses and is committed to serving its clients with the utmost care.”

The New York City branch will offer a full suite of commercial and personal banking services with a focus on middle-market businesses and professionals seeking more personalized banking experience.

About Pacific National Bank

With over \$1.4 billion in assets, and a commitment to local decision-making, **Pacific National Bank** (PNB) provides businesses, professionals and families with solutions that blend technology with personalized service. PNB offers a full suite of products and services tailored to support all banking needs.

Founded in 1982 as an Edge Act bank with Ecuadorian ownership, PNB’s initial focus was to serve an Ecuadorian clientele, however, the bank has since transitioned into a full-service community bank that is now proudly owned by individual domestic investors. PNB holds BauerFinancial’s prestigious 5-Star Superior rating, recognizing financial stability as well as an A+ Health and Stability Rating by DepositAccounts.com. The Bank was nationally recognized as one of the *2025 and 2024 Best Banks to Work For* by American Banker and locally as a *2025 Best Workplace* by The Miami Herald. PNB was also awarded the Top Loan Producer Award in 2020 and 2022 by Independent Bankers.

PNB is headquartered on Brickell Avenue in Miami’s Financial District. The bank has five additional South Florida branch locations in Coral Gables, Pinecrest, Aventura, Weston, and Boca Raton, as well as an office in New York City.

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