

JOHN HIRABAYASHI

3407 Pine Street ☐ Jacksonville, Florida ☐ (904) 476-3566 ☐ johndhira@gmail.com

EXECUTIVE SUMMARY

Credit union leader with over 30 years of CEO experience and an outstanding track record of creating highly performing credit unions that provide exemplary service.

PROFESSIONAL EXPERIENCE

COMMUNITY FIRST CREDIT UNION OF FLORIDA – JACKSONVILLE, FL **1996 -- PRESENT**

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Oversee the operations of a \$2.8 billion community credit union with 21 branch locations serving 175,000 members in the Jacksonville market.

- Increased assets from \$209 million to \$2.8 billion and membership from 44,000 to 175,000
- Expanded field of membership from an educational focus to being the first community credit union serving the entire Jacksonville market
- Expanded branch network from 6 to 21 full service branches
- Expanded product line to include a full range of products and services with sophisticated online/mobile service offerings
- Achieved an industry leading Net Promoter Score of 65%
- Awarded Florida Credit Union of the Year by the League of Southeastern Credit Unions in 2022 and 2020
- Designated as one of Jacksonville's Best Places to Work by the Jacksonville Business Journal in 2023 and 2019

CAL STATE 9 CREDIT UNION – BERKELEY, CA **1990 – 1996**

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Assumed responsibility for a “plain vanilla” credit union and transformed the organization to a full service credit union. Increased assets from \$58 million to \$118 million and expanded branch network from one branch to four branches. Increased product penetration over 25% while delivering superior financial performance and achieving the highest regulatory rating.

PATELCO CREDIT UNION

1989 – 1990

CHIEF FINANCIAL OFFICER

Oversaw the financial operations of a large, progressive and rapidly growing credit union in the San Francisco Bay Area. Introduced sophisticated budgeting and asset liability management practices.

PENTAGON FEDERAL CREDIT UNION

1980 – 1989

Began credit union career as a management trainee and held a variety of progressively more responsible positions that included:

MANAGER OF CONUS BRANCHES

- Responsible for all branch operations in the United States that included locations in the DC Metropolitan area and operations in San Francisco and San Antonio

MANAGER OF OVERSEAS OPERATIONS

- Responsible for all overseas operations, including branches in Germany, Spain, Portugal, Guam, Okinawa and Hawaii

MANAGER OF OPERATIONS SUPPORT

- Oversaw the operations of credit cards, student lending, records and ATMs

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PROFESSIONAL ORGANIZATIONS AND AFFILIATIONS

Community Foundation for Northeast Florida – Board Member
Jacksonville Public Education Fund – Board Member
U.S.-Japan Council – Council Leader
CFA Institute – Member
Federal Reserve Bank of Atlanta Community Depository Institution Advisory Council
Federal Reserve Bank of Atlanta – Former Board Member, Jacksonville Branch
JEA – Former Board Member
Members Development Corporation – Former Board Member
NonProfit Center – Former Board Member and Chair
WJCT Public Broadcasting – Former Board Member and Chair
Jacksonville Community Council (JCCI) – Former Board Member and Chair
JAX Chamber – Former Board Member

EDUCATION

MASTERS OF BUSINESS ADMINISTRATION

Virginia Polytechnic Institute

BACHELOR OF BUSINESS ADMINISTRATION

University of Colorado, Boulder

CHARTERED FINANCIAL ANALYST (CFA)