FOR IMMEDIATE RELEASE







Ana Liza Grandner and Phil Bianco Join First Bank of the Lake to Lead Development of Private Label Banking Product for Fintech Firms

Osage Beach, MO – 10/15/2024 – First Bank of the Lake is excited to announce the addition of two distinguished leaders to its leadership team. Ana Liza Grandner and Phil Bianco joined the bank to spearhead the launch of a cutting-edge Private Label Banking product, designed to enhance partnerships between Fintech firms and First Bank of the Lake, delivering innovative digital banking solutions.

Ana Liza Grandner joins as the Senior Vice President, Chief Payments Officer. Grandner, an internationally recognized leader in the Fintech banking space, bringing over 16 years of experience in the digital payments ecosystem and Private Label Banking. She joins First Bank of the Lake as Executive Vice President, Chief Payments Officer, where she will drive the bank's payments strategy and oversee the development of its Private Label Banking product, aimed at supporting the evolving needs of Fintech partners.

With a distinguished career across both banks and FinTechs, Grandner has been a driving force in building and optimizing financial systems that shape the future of digital banking for industry leaders such as Google Wallet, Chime, Varo, Simple, Seed, Walgreens, Bento and many others, guiding them through critical build, financial enhancements and product innovations. Her development of a cutting-edge Third-Party Risk Framework and Compliance Management System has been widely adopted as a best practice, underscoring her pivotal role in advancing financial strategies and setting new benchmarks in the digital finance sector.

Along with her extensive experience, Grandner served as Vice President, Head of Fintech Banking and Head of the Payroll Protection Program at her previous employer, where she led efforts that made the bank the top community bank for issuing and supporting Payroll Protection Plan (PPP) loans. Her strategic vision has been recognized by numerous global financial institutions and conferences, including the Most Influential Women in Payments Summit at Card Forum, where she delivered the keynote address.

Grandner holds a TRIUM Global Executive MBA, jointly issued by NYU Stern School of Business, London School of Economics, and HEC Paris. She also earned a BA in Psychology from Yale University. Fluent in both English and Spanish, Grandner's global perspective has been a key asset throughout her career.

"I am honored to join First Bank of the Lake at such a pivotal moment," said Ana Liza Grandner. "With the launch of our Private Label Banking product, we will empower Fintech firms with the tools and resources to offer their clients seamless and compliant digital banking services. I look forward to driving innovation and making a significant impact in the Fintech ecosystem."

Phil Bianco, appointed as Executive Vice President, Chief Technology Officer, will collaborate closely with Grandner to ensure the successful launch and management of the Private Label Banking platform. Bianco brings over 27 years of technology experience to First Bank of the Lake, having held leadership roles at nationally chartered banks where he was responsible for core technology infrastructure and partnerships with Fintech companies.

Bianco's expertise includes a wide range of critical areas, such as cloud computing strategy, cyber security, payment processing, and IT risk management. He has led key projects with industry leaders such as Google Wallet, PayPal, and Chime, designing BaaS solutions that integrate with digital banking services. His ability to streamline IT processes and develop real-time banking APIs that support millions of daily transactions has been pivotal in creating scalable, efficient, and profitable financial services solutions.

"I am thrilled to join First Bank of the Lake and work alongside Ana Liza in driving forward our Private Label Banking initiative," said Bianco. "I am passionate about using technology to create solutions that enhance business performance and support our Fintech partners in delivering best-in-class banking experiences to their customers."

Mike Anderson, Chairman & CEO of First Bank of the Lake, shared his enthusiasm for the two new additions to the team: "Ana Liza and Phil bring an unmatched combination of leadership, experience, and innovation. Their collective expertise will play a critical role in shaping the future of our digital banking strategy and solidifying our position as a leader in the Fintech space."

About First Bank of the Lake

First Bank of the Lake, headquartered in Osage Beach, Missouri, has been meeting the financial needs of individuals and businesses for over 39 years. A top-rated SBA lender, the bank operates with employees across 35 states and provides a comprehensive range of deposit and lending services, including residential mortgages and commercial lending. For more information about First Bank of the Lake, please visit https://www.fblake.bank.

NOTE TO EDITOR: For legal purposes Member FDIC and Equal Housing Lender must be included in the published announcement.