

Douglas C. Bowman

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PROFESSIONAL SUMMARY

Commercial banker with 20+ years across small business, middle market, corporate and international banking, from formal credit training to Charlotte Market President at a \$25B bank. Founded 1099Bankers and Archer Advisory LLC to put that experience to work directly for business owners and real estate investors, independent of any lender.

EXPERIENCE

Founder & Managing Member | 1099Bankers & Archer Advisory LLC | Charlotte, NC | January 2025 – Present

- Founded 1099Bankers (1099bankers.com), independent banking advisory for growing businesses nationwide, and Archer Advisory LLC (archeradvisoryllc.com), a CRE debt and capital markets intermediary focused on \$5M–\$50M transactions.
- Serve as outsourced financial professional for business owners requiring institutional-grade advisory without the overhead of a full-time CFO or traditional banking relationship.
- Advise on debt structure, capital stack optimization, lender selection, M&A, asset acquisition/disposition, and risk management across commercial real estate and C&I contexts.
- Use AI tools for research and analysis, giving clients the depth of a larger team with one experienced banker accountable for the work.

Charlotte Market President | United Community Bank (UCBI) | Charlotte, NC | November 2020 – December 2024

- Served as highest-ranking employee in the Charlotte MSA for a \$25B community bank, holding full P&L responsibility across all product lines in the region including commercial lending, wealth management, retail banking, asset-based lending, green energy/solar finance, and treasury services.
- Grew commercial loan portfolio to over \$250M; exceeded 2023 production goals by 26%.
- Presented credits to senior credit committees and board members; structured complex transactions across multiple industries, asset classes, and borrower profiles.
- Led Aquesta Bank acquisition integration for the Charlotte market; navigated COVID-related credit and operational challenges across the portfolio.
- Recruited and built high-performing commercial banking teams; consolidated branch network and launched Regional Banking Center model in South Park.
- Represented the bank across Charlotte's civic, business, and community leadership ecosystem.

Regional Middle Market Manager | First National Bank of Pennsylvania (FNB) | Charlotte, NC | April 2016 – November 2020

- Managed five-person team with full responsibility for growth, profitability, and credit quality of the Charlotte middle market banking portfolio.
- Grew portfolio to \$400M, sourcing and underwriting credits ranging from \$5M–\$75M across C&I and CRE asset classes.
- Recruited specialists, managed syndication desk relationships, and developed Centers of Influence network.

Global Relationship Manager | HSBC (Hong Kong & Shanghai Banking Corporation) | Charlotte, NC | August 2012 – December 2015

- Managed global banking relationships for US and foreign-owned subsidiaries in the Carolinas, serving middle-market and mid-corporate companies with revenues up to \$1.5B.
- Built 20-client portfolio with \$110M in credit exposure and comprehensive fee-based services including FX, trade finance, and cross-border treasury solutions.
- Expert in international banking products: cross-border finance, foreign exchange risk management, trade finance, and global cash management.

Vice President – Commercial Relationship Manager | Fifth Third Bank (FITB) | Charlotte, NC | June 2010 – August 2012

- Served as commercial banker for companies with \$20M–\$500M in revenue, with focus on foreign-owned subsidiaries and domestic companies with global commerce exposure.
- Built a middle-market portfolio from scratch; advised executive clients on capital structure, liquidity, and risk management.

Assistant Vice President – Commercial Banker | BB&T Corporation | Charlotte, NC | January 2006 – June 2010

- Managed \$75M commercial loan and deposit portfolio; underwrote C&I and CRE credits across multiple industries.
- BB&T Management Development Program graduate: six months of formal, classroom-based commercial credit training curriculum, direct placement into a major market, and Omega credit testing — one of the most rigorous formal credit training programs in the banking industry.

Corporate Account Executive | Nextel Communications / Sprint | Charlotte, NC | January 2000 – December 2005

- Business development executive managing 35 Fortune 500 accounts; exceeded annual production goals (\$500K incremental revenue, 1,000 new lines). Received 40+ top performer awards.

EDUCATION

Master of Business Administration | Wake Forest University, Babcock Graduate School of Management

Global Studies Elective: China — executive tour of Hong Kong, Beijing, Shanghai, and Hangzhou.

Bachelor of Science, Management Information Systems | Pfeiffer University

Undergraduate Studies | Pennsylvania State University

CIVIC LEADERSHIP

- St. Jude Advisory Council of the Carolinas (2018–2021)
- Carolina Raptor Center Board of Directors (2008–2014; Board Chair, 2014)
- Active member: St. Gabriel Catholic Church, Charlotte Regional Alliance, World Affairs Council, LACC, BABC

PERSONAL

Married 20+ years with two children. Avid golfer, fisherman and racing crew chief.