

Patricia A. Ferrick

A Home-grown Leader

Trish Ferrick considers her prize possession to be an old college sweatshirt, but it's not from her alma mater. When her father Ed passed away, it was an item she took from his closet. The two had a close relationship, and the sweatshirt reminds her not only of her beloved late father, but of the many lessons he handed down to her including an unshakable belief in herself.

The sweatshirt reads "Atlantic Christian College", a school her father attended but never graduated from. In those days, he wasn't focused on school, and his transcripts were full of incompletes before he ultimately dropped out in his second year. When he went to interview for his first professional job at Univac, the transcripts were a problem. Ed sent them over, and the man who had interviewed him quickly called him back in disbelief. The interview had gone so well, but the transcripts were a hard sell up the ladder.

Still, Trish's father persevered. He convinced Univac to give him a shot on the strength of his honesty, charm, and commitment to buckle down. "I'm not surprised they gave him a chance," smiles Trish. "He was so genuine and humble that I'm sure he laughed with embarrassment but didn't make excuses for his shortcomings. He never took himself too seriously, but he worked hard and always encouraged us to do the same. He wound up working there for 35 years — against all odds!" Today, Trish says the sweatshirt reminds her of her father's determination and humility every day. His experience with schooling left him a committed advocate of education. Though he regretted his own inattentiveness in college, he always emphasized that his own kids would attend and graduate.

"He told us we could be anything we wanted to be," relates Trish. "I wanted to be around him whenever I could. If he was going to

the store, I wanted to go with him. It was a chance to spend time together and talk about everything. He would always let me know he was proud of me and he was always encouraging in whatever I was trying to accomplish. One of the benefits of his encouragement was that I was motivated to be successful and do more, to push myself. He instilled in me the value of providing that same encouragement to others."

Her mother, the introvert to Ed's extrovert, was supportive in her own ways. She was a stay at home mom throughout Trish's childhood, and could always be found attentively cooking and cleaning for her five kids. However, she also had attended Stanford and was conspicuously book smart and accomplished. Her parents' marriage was a happy one, and she remembers her childhood in Annandale, VA, nostalgically.

"Mom was such a good cook," Trish beams. "She was always in the kitchen making dinner when I came home from school. I remember loving how the house smelled. Every night she went through the trouble of making a big dinner for all of us, and it was such a comfort walking in and knowing she was there." All seven family members gathered every night around the dinner table to discuss everything from work and school to sports and friends. And Trish could be more than a little competitive with her sister and three brothers.

Trish is the fourth of her five siblings, with a sister and brother seven and eight years older, as well as two closer brothers, two years older and two years younger respectively. She looked up to her older siblings while spending most of her time running around the neighborhood with her other brothers and playing games with the other kids who lived nearby.

"If I had homework, I'd do it fast and then run out to join the action," remembers Trish.



"Everyone met in our yard, about a dozen neighborhood kids—some of them are still my friends today—and we'd play until dark." Trish loved playing with both sports and dolls, playing with boys and other girls alike.

In school she thrived, heeding her father's advice to take her education seriously and always earned good marks academically. She attended a private Catholic school through eighth grade, then attended Annandale public schools during high school. In both settings, she did her best to succeed and relied on the support of her family at home. For extracurricular activities, she played piano and was the only kid in the family who took piano lessons. Three nights a week she had to come in from the outdoor fun and practice, a situation which she remembers being none too pleased about. "I wanted to be out there throwing the football with my brothers or playing with my friends," she laughs. "Even when I was young, I got excited about my brothers' football games. I wanted to be right there in the middle of it."

Although girls couldn't sign up for football, she found an outlet for her athleticism on the high school cheerleading squad, where she quickly established herself as a leader. She had been nervous to try out as a freshman, but quickly became team captain on the strength of the other girls' trust in her. And the cheerleading squad wasn't the only place her burgeoning leadership skills were recognized; she also held class officer positions every year of her high school career. She also ran track, and often joined the family for her brothers' athletic events as well.

"My father was always excited about what we were doing," Trish recalls. "I remember when I was running track my freshman year and was competing in several events at the first meet. I was really looking forward to the competition, but I broke my ankle at practice two days before the meet. When my dad came home that night I was in a lot of pain, and he knew how disappointed I was that I would miss most of the season. I could tell that he could sense my pain and disappointment. He tried so hard to make me feel better. He was always supportive, and he always let me know how much he cared."

Trish decided to follow in her brother's footsteps and apply to Virginia Tech early decision. She knew it was a good school not far from home, and that many of her friends from Annandale were planning to attend. She was

accepted on the strength of her grades and began thinking about what she'd like to study.

Throughout high school, Trish and her father had always gotten along swimmingly. But their relationship was briefly strained when she announced as a college freshman that she and her high school sweetheart Rich were engaged. "I knew Rich had already asked for my parents' blessing, and my dad liked Rich, but he was afraid that the engagement would distract me and that I might not finish college," explains Trish. "He thought I was too young to make such an important decision. He didn't like it when I showed him my engagement ring; he wouldn't even acknowledge it. It really killed me that he was upset with me. I felt like I let him down. When we finally really talked about it, I promised him I'd finish college before getting married, and he reluctantly accepted the idea. As time went on, he realized that we were both committed to finishing our degrees and he became more and more accepting of our intentions."

The young couple did wait, tying the knot only after they'd finished college. Trish's mom, ever the accomplished homemaker, actually sewed her wedding dress. "She could do anything," exclaims Trish. "In fact, she's 87 now, and she can still do anything. She had a quiet strength about her that complimented my dad's outgoing personality." Her mother still lives in the family home where Trish was raised and has such fond memories of. Today, Trish and Rich have three grown children and four grandchildren of their own.

At Virginia Tech, Trish decided to major in accounting. She was attracted to discipline and liked the rational way specific rules produced predictable results. After college, she went to work for KPMG and passed her CPA, but she never really fell in love with public accounting and began to get restless. After four years she took a job as director of internal audit at a local bank. About a year after that, she was asked to take on the role as the controller, and she's been in banking ever since.

It's no wonder, with her strong upbringing and the encouragement of her family that Trish thrived in her chosen career and quickly rose through the ranks. Through it all, her parents were supportive, and her dad remained a trusted confidante. "Whenever I had problems at work, I would call him," she affirms. "He was my

sounding board. He was always worrying about me, always wanted to make sure I was ok, always wanted the family to get together. And he had a really good mind for things and always gave me good advice.”

After serving as a controller at several different institutions, she was offered a CFO job. In spite of her strong self-confidence, when she was first presented with the opportunity, she balked. A fellow female banking executive named Georgia reached out to Trish maybe ten times before Trish decided to go ahead and meet with her. She found Georgia exciting, but a bit intimidating. Initially Trish was offered a consultant role and was shocked when the offer changed. Georgia wanted her to come onboard as CFO.

“I started telling her all the reasons I shouldn’t do it,” Trish remembers. “I didn’t have the experience. I didn’t feel sure I was ready. And she’s like, ‘Trish, this is an opportunity here. This is not a bad thing. This is a good thing. You’ll be fine. Don’t worry.’ So I accepted the job, and it was a great experience.” Trish served as CFO there for four years before moving on to become CFO at several other banks.

In 2006, Trish suffered the loss of her father to lung cancer. She remembers how hard it was being unable to discuss her work and life as he grew sicker. “The bank I was working at was in the process of being sold. Those types of things were exactly the kind of things I would usually sit and talk to him about,” she reflects. “I had this big new opportunity I knew he would love to hear about. But he was too sick by then. So he wasn’t with me to go through that next big step, the first step I really made on my own without his mentorship. But I did it. And the rest is history.”

Thanks to wonderful mentors like her father and her bank leaders, it’s no surprise that today, she’s one of the few female bank Presidents in the country. In 2007, she became one of the four founding executive officers of FVCbank, after present-day CEO David Pijor invited her onboard. The two had met through mutual acquaintances, and David invited her to lunch. There, she learned about his vision of a community bank with investors who would actually help build and grow the bank. He had a team of directors and shareholders ready to go, and Trish jumped at the chance to play a role. She began doing some part-time work for the team before joining full time that September.

“We’re a commercially focused community bank, relationship-focused, with small to mid-sized customers. As we grow, that customer base is expanding,” describes Trish. “In this sophisticated market, it was important to be able to offer our customers all the products and services that a big bank could. So we invested in the infrastructure of a bigger bank, thinking, ‘Let’s build a billion-dollar bank from the outset as opposed to developing it along the way.’ We invested in a good team at the beginning and were committed to superior customer service, a suite of products to support our efforts, and a team of exceptional bankers. We had a good platform with a hundred or so local investors who were committed to make referrals and bank with us. David knew a lot of people. I would say this bank is David’s vision, and I embraced it completely. It just got me excited — he didn’t have the typical job description or work structure, he really thought way outside the box. He looked to his team to advise him how we could do what he wanted to do within the confines of banking policy and regulation, so I felt like I was part of strategic direction from day one.”

David and Trish worked to build their bank on a firm foundation. Rather than stress over each little expenditure, they invested in their future. Their strategy paid off. With a 25% compound annual growth rate over a four-year period, the bank grew to \$1 billion in assets by year ten, with over 90 employees. “All the metrics look so good,” Trish says. “Our trajectory is great. We’ve tried to keep it disciplined. We’re in a great market and a lot of things are in our favor. We tried not to be too many things to too many people, but just to focus on things we do well.” FVCbank acquired Colombo Bank in October 2018 and now has eleven branches throughout Metropolitan Washington, with 130 total employees. The company is also listed on NASDAQ and completed a public offering during the same time period.

“We deliver,” Trish asserts. “We’ve got a smart group of people who have significant experience and understand community banking. We’ve worked hard on building a reputation for doing the right things. If we say we’re going to do something, we’re determined to do it. That is meaningful when you hear that customers feel they have been misled by bigger organizations. We work at having the best products and technology

available for our customers to make their work easier, but, at the end of the day, it's the people. Everybody wants a relationship. It sounds so cliché, I know it does, but I really think it's the incredible people that we have who embrace the bank's culture and are personally motivated to go above and beyond each and every day. That resonates with customers."

Trish also promotes a strong sense of service to the bank's customers, community, and employees. Many of them volunteer and support local charities. Trish herself served as a director of Ronald McDonald House of Greater Washington, D.C. for six years, which she calls a "moving experience."

Trish credits her husband, Rich, with being a pillar of support through it all. "Rich comes from an even larger family and we had similar experiences growing up," Trish notes. "In addition to being supportive of our children, he has always been very supportive of me and my career." He's a retired teacher and coach, and an extraordinarily dedicated father. Trish feels fortunate, however, that over time she was able to adjust her schedule and spend more time with her children as they grew up. "I needed more balance and asked for that from my boss at the time," Trish recalls. "Someone I trusted once said to me, 'you have to ask for it.' So I did. And since then I haven't worked anywhere where I wasn't fully supported. I've been fortunate to work with leaders who believed in me throughout my career. And I was fortunate that Rich did whatever needed to be done to help balance things."

Trish describes her leadership style as collaborative. "I want to know what other people think," she says. "We work together collaboratively so we can determine the best course of action. Banking involves many

specialized activities and we rely on our team of experts to provide input to get to the optimal result. I always try to actively listen and then it's my job to make sure we are working towards accomplishing our goals. We work hard at being deliberate and nimble, so we don't hear somebody say, we talked about that six months ago and we still haven't done anything. In my role as president, in addition to having more time with our customers and prospective customers, I work more closely with our talented team of bankers to champion our strategic objectives and help move our priorities forward."

Her advice to young people would be: "Work very hard, be open minded, and take advantage of opportunities. Don't take opportunities for granted. Be grateful when someone gives you a chance. Go out and make a difference."

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