

BUSINESS PROFILE

Robert Vice is energized about his new bank

BY EVAN WILLIAMS
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Florida Shores Bank will be a legacy for Robert Vice. He spent nearly two years planning the first Lee County location in South Fort Myers near the Bell Tower, which opened this summer. There are also locations in Pompano Beach and Venice.

"I feel more energized than I ever have," said Mr. Vice, 58, the president, CEO and part owner. "I've never built one from scratch. As far as being a part owner of the bank, it's a new experience for me, probably the highlight of my career."

One advantage of starting fresh is there are no blemishes on the accounting books, like foreclosed properties or bad debt from the housing meltdown. The bank plans to build its portfolio by making about \$55 million in new loans to local businesses or others who need the capital.

"A lot of banks are distracted by problem assets," he said. "We have capital to lend so we're aggressively looking for new business relationships. We're looking to put money out in the community."

"We're doing everything we can to provide resources to the consumers looking to get into a house."

Still, attitudes about lending have changed. Federal regulators are more restrictive, Mr. Vice said; they look at a bank's books with closer scrutiny than before Wall Street's financial crisis.

"We're all conscious of that in the banking industry," he said. "Everybody's

been impacted by real estate. The economy locally is being impacted by job loss. (Consumers) can't go out and spend in the community like they have in the past."

So Florida Shores will offer some programs aimed at helping repair the local economy.

One initiative will include making loans aimed at investors who might repair abandoned buildings in poor neighborhoods.

"Distressed areas," Mr. Vice said. "People have to demonstrate the ability to repay, but we are focusing on some of those neighborhoods and communities that may not have resources otherwise."

There will also be a program called CEDARS, aimed at wealthy customers who have large amounts of money. Florida Shores offers them FDIC insurance on accounts that hold up to \$50 million by spreading the money throughout partner banks at \$250,000 each. That's the current FDIC limit.

"This opportunity has been very attractive to folks who have a lot of money in banks," Mr. Vice said. "They get one statement; it's easier for them to track."

Florida Shores Bank also offers a financial services package for condominium owners. The program will help condo managers collect accounts receivable and also provide them with small loans as needed to fix things like roofs or windows.

Mr. Vice has been a banker for 36 years, mostly in upper management for large banks such as Wachovia and Sun-



Robert Vice

COURTESY PHOTO

Trust. He has worked on the commercial sides, but also with retail divisions and estate and wealth planning.

"I've had a really diversified background," he said.

He didn't start out with plans to be a banker. In college, at Ohio State University, Mr. Vice entered pre-med and switched to finance midway through. Meanwhile, he worked weekends and summers in hospital labs.

At the time, he was a fan of bands like Led Zeppelin, The Doors and Janis Joplin, but his tastes have developed more toward jazz, opera and classical artists such as Joshua Bell, a young superstar among violinists.

"He's pretty amazing," said Mr. Bell, who just started taking violin lessons a few months ago.

He prefers rock n' roll on the way to work (Mr. Vice leaves the house about 6:45 a.m.), and transitions to jazz in the mid-morning and afternoon at the office. With the demands of starting the new bank, he's often not home until 10 or 11 p.m.

He still has all his old record albums and is a big Guns & Roses fan. One of his fondest memories was taking his late daughter, Leah, to a Guns & Roses concert. She died of cancer 10 years ago.

His youngest daughter, Evan Jordan, was recently married to an orthopedic surgeon who saved her life after she was hit by a drunk driver at Florida State University in Tallahassee.

"Our family has dealt with a lot of adversity over the years," Mr. Vice said. "It makes you who you are. It allows you to put your priorities in place."

For him, some of those priorities are the organizations he belongs to or supports. He is vice chairman of the Gulf Coast Symphony, serves on the Hospital Foundation board and is president of the board of the Island Coast AIDS Network. A few days a week, Mr. Vice volunteers to help two clients who are AIDS patients. He takes them to doctor's appointments and helps them cook or clean.

"At this stage in my life, I want to be able to be involved in things I feel really strongly about," Mr. Vice said. "It's a period in my life and I think it's the best time yet." ■

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<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Commercial Site For Lease</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 2,268±SF • Great Location • Rapidly Growing Area • C1 - Commercial • Frontage on Palm Beach Blvd • Minutes From I-75 <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Lease: \$1,890.00/Month Contact: Steve Wood</p> <p style="text-align: right; font-size: 0.6em;">WA2042</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Office/Retail Space For Lease</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 1,297± SF & Up • On Lee Blvd • Just East of State Rd 82 • Great Visibility • Zoned PUD • Early Fall 2008 Occupancy • Vanilla Shell Build-Out with Restrooms <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Lease: \$22.00 PSF + CAM Contact: Honora Jacobus or Todd Holman</p> <p style="text-align: right; font-size: 0.6em;">WA1157</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Multi-Tenant Building For Sale - Income Property</div> <div style="background-color: #FFD700; text-align: center; font-weight: bold; font-size: 0.7em;">Fort Myers Beach, FL</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 8,283± SF • Land .32±AC • Multi-Tenant Bldg. • Zoned C-1 • Restaurant on 2nd Floor • Gulf Views • Private Parking • Bldg Renovated <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Price: \$1,900,000 or \$229 PSF Contact: Tom Woodyard or Carrie Vincent</p> <p style="text-align: right; font-size: 0.6em;">WA1338</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Office/Warehouse For Sale</div> <div style="background-color: #FFD700; text-align: center; font-weight: bold; font-size: 0.7em;">Fully Leased Income</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 7,200± SF • Westgate Industrial Park • Easy Access to I-75 and SR 82 • Zoned II - Light Industrial • Corner of Waldo Ave. North and 2nd Street West • Great Access <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Price: \$75.00 PSF or \$540,000 Contact: Todd Holman</p> <p style="text-align: right; font-size: 0.6em;">WA1869</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Medical/Office Space Off College Pkwy.</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 1,000± - 2,100± SF • Existing Medical Office • w/4 Exam Rooms, Waiting Area • Private Offices, Room To Grow • Diagnostic Center on Premises • Available Now • Prestigious Riverwalk Area • Medical Impact Fees Paid <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Lease: Starting at \$16.00 PSF NNN + \$6.29 PSF CAM (est.) Contact: Robyn Wright or Alex Wright, CCIM</p> <p style="text-align: right; font-size: 0.6em;">WA1642</p> </div>
<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Office Bldg on Palm Beach Blvd - Now Leasing</div> <div style="background-color: #FFD700; text-align: center; font-weight: bold; font-size: 0.7em;">Motivated Owner</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 7,000± SF • Ready for Build-Out • Great Access with 3 Road • Frontage on Palm Beach Blvd. • Zoned CC • Excellent Signage • Owner will Negotiate • City Water & Sewer <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Price: \$16.00 PSF + CAM Contact: Robyn Wright or Alex Wright, CCIM</p> <p style="text-align: right; font-size: 0.6em;">WA1061</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Flex Space Unit for Lease</div> <div style="background-color: #FFD700; text-align: center; font-weight: bold; font-size: 0.7em;">SITE</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 2,376±SF • 920±SF Office • Add'l Upper loft incl. • Centrally located • 18' Clear Height Warehouse • 10' X 12' OH Door • Common Loading dock • Just minutes from I-75 <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Lease: \$9.50 PSF Gross Contact: Todd Holman</p> <p style="text-align: right; font-size: 0.6em;">WA2033</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Commercial Building FOR SALE</div> <div style="background-color: #FFD700; text-align: center; font-weight: bold; font-size: 0.7em;">SR 82 Location</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 1,424± SF • .39± Acres • CI Zoning • Corner SR82/Highland Ave • Near Downtown • Allows bail bonds, offices & more <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Price: \$213,600 Contact: Tom Woodyard or Carrie Vincent</p> <p style="text-align: right; font-size: 0.6em;">WA1441</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Office/Warehouse for Lease</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 12,595± SF (includes approx. 1,065± SF Office) • Truckwell • Minutes from Major Corridors • Zoned IL - Light industrial • Benchmark Corporate Park • Great Location Near I-75 Exit 138 <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Lease: \$4.00 PSF + \$2.60 PSF CAM Contact: Todd Holman</p> <p style="text-align: right; font-size: 0.6em;">WA1970</p> </div>	<div style="background-color: #003366; color: white; padding: 2px; font-weight: bold; font-size: 0.8em;">Lehigh Acres Commercial Site</div> <div style="background-color: #FFD700; text-align: center; font-weight: bold; font-size: 0.7em;">Lee Blvd</div> <div style="font-size: 0.7em; padding: 2px;"> <ul style="list-style-type: none"> • 1.96± AC Site • Zoned C2 • 335± Frontage • Near Wal-Mart • On Six Lane Lee Blvd. • Left Turn Lane • Ideal Banking/Retail • Restaurant/Office <p style="text-align: center; font-weight: bold; font-size: 0.8em;">Price: \$1,408,730 or \$16.50 PSF Contact: Tom Woodyard or Carrie Vincent</p> <p style="text-align: right; font-size: 0.6em;">WA1850</p> </div>

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