

## **Pearl Matthews Davis (Liverpool)**

Pearl Matthews Liverpool, a native of Fort Pierce was born as the ninth child to Charlie & Ethel Matthews. She is a retired well-established financial institution executive with over 30 years of diversified asset management and bank operations experience. She served her country as a regulatory agent with the Federal Deposit Insurance Corporation (FDIC) and Resolution Trust Corporation for 15 years with the objective to restore solvency and provide stability to the United States banking system. After serving as Managing Agent/CEO of several banks was appointed to serve as Regional Director. As the appointed Regional Director of the Office of Field Receivership Conservatorship Asset Management she managed the assets of 40+ controlled savings & loans in eight states during the S&L crisis. This role required working in conjunction with the Department of Justice while identifying waste, fraud, and abuse, liquidating less desirable assets, managing remaining assets, controlling expenditures, packaging and selling the banks to healthier financial institutions as going concerns. During her tour of duties she notes her greatest accomplishment to be the preservation of one of the few African American owned and operated financial institutions in the country, Tuskegee Federal Savings & Loan.

Later, after being away for 20 years, she returned to Fort Pierce to assist with the care of her elderly parents and shared her knowledge, expertise, and exposure to enhance the success of our local community financial institutions. She performed as Vice President, Corporate Loan Review Manager, at Harbor Federal Savings & Loan. Harbor Federal sold to National City at a premium and later became PNC Bank.

After providing independent contract services to Seacoast National Bank was asked to join the organization to serve as Senior Vice President, Credit Risk Review Manager and reform the credit risk program. Her role required being in touch with the market and providing insight to the Board of Directors as to how market conditions will affect the bank's assets. Such encompass' planning, researching, monitoring, and providing oversight of financial analysis while assessing risk ratings on the credit related assets to guide the provision for potential losses. During her tenure the bank has grown from being a \$2.5B financial institution to \$7B in quality assets. Seacoast stock has gone from \$3 per share to \$32 per share during her tenure that ended in 2018.

Community Related Accomplishments are as follows:

- During the 2008 Presidential Election coordinated with the local jail and arranged for those retained without conviction to have the opportunity to exercise their right to vote. That practice continues to date through the Supervisor of Elections Office.
- During the 2008 Presidential Election established an operation with the International Longshoremen Association, Mount Bethel Ministries, volunteering attorneys, researchers, and the National Civil Liberties Association (NCLA) to restore eligible individual's civil rights and create awareness for those who erroneously assumed their rights were lost. Over 100 individual rights were restored through that initiative.
- Annually provides etiquette classes for the Alpha Phi Alpha fraternity cadets "Men of Tomorrow".
- In 2016, with the approval of the City of Fort Pierce Beautification Board initiated the Adopt a Road Program within the City of Fort Pierce.
- Recipient of the 2017 African American Diaspora Award recognizing professional excellence and community service.

Pearl serves on the City of Fort Pierce Civil Appeals Board (alternate), Power of Parenting Board, and The River of Life Fellowship Board. As well, is a member of the Restoring the Village Planning Committee.

She enjoys living, loving, and laughing!