

Profile

Melanie

First Name

T

Middle Initial

Humphrey

Last Name

mhumphrey322@yahoo.com

Email Address

1573 Cumberland Ln

Home Address

Suite or Apt

Clearwater

City

FL

State

33755

Postal Code

Mobile: (727) 742-6432

Primary Phone

Alternate Phone

Length of Residency - please select one. *

☒ Less than 1 year

Do you own or represent a business in Clearwater?

☒ Yes ☐ No

If yes, where is the business located? Do you conduct business with the City?

Westshore is my office location. I am the lead Commercial Lender in Pinellas County and own a home in Clearwater.

Which Boards would you like to apply for?

Clearwater Housing Authority: Submitted

BayFirst National Bank

Employer

Vice President

Job Title

Occupation - If retired, enter former occupation.

Commercial Lender

Have you served or do you serve on a board in Clearwater?

☐ Yes ☒ No

If yes, please list the name of the board.

Why do you wish to serve on this board/committee? If seeking reappointment, state why you should be reappointed.

I wish to serve on the Clearwater Housing Authority Advisory Board because I believe stable, affordable housing is the cornerstone of a thriving community. As a Clearwater resident and financial professional, I see firsthand how rising housing costs affect families, small businesses, and long-term community growth. I want to contribute my skills to help ensure that Clearwater residents have access to safe, sustainable housing and to support strategies that balance economic development with the needs of working families.

What personal qualifications can you bring to this board or committee?

I bring over thirteen years of banking and lending experience, including commercial lending, credit analysis, and community banking leadership. My professional expertise has given me deep insight into economic development, risk assessment, and how financial structures impact individuals and families. In addition, I serve as Vice Chair of the Board for Pace Center for Girls Pinellas, which has strengthened my governance, fundraising, and community engagement skills. I can combine financial knowledge with a strong commitment to public service, ensuring decisions are both fiscally sound and community-focused.

List Community Activities

• Vice Chair, Board of Directors – Pace Center for Girls Pinellas • Volunteer – Girls Inc. of Pinellas • Partner – Pinellas County Housing Authority • Partner – Contemporary Housing Alternatives of Florida • Volunteer – Habitat for Humanity • Volunteer – The No More Foundation, Inc. • Member – BNI Inspire, Tampa Bay • Active participant in community outreach, financial education initiatives and housing and economic sustainability.

[Resume.docx](#)

Upload a Resume

Question applies to multiple boards

Are you related to any member of the City Council?

☐ Yes ☒ No

Question applies to multiple boards

If yes, please provide name and explain relation.

NA

Question applies to multiple boards

Are you related to a city employee?

☐ Yes ☒ No

Question applies to multiple boards

If yes, please provide name and explain relation.

NA

Demographics

Some boards and commissions require membership to be racially, politically or geographically proportionate to the general public. The following information helps track our recruitment and diversity efforts. (Optional)

Melanie T Humphrey

Ethnicity

☒ African American

Gender

☒ Female

03/22/1993

Date of Birth

The City of Clearwater strives to promote diversity and provide reasonable accommodations for individuals with disabilities. If you are requesting accommodation, please indicate below:

By clicking on "I Agree," below, I affirm that the information above is true and correct, and that I understand and agree to the responsibilities and commitment of time associated with an appointment to a Clearwater advisory board or committee.

☒ I Agree

All material submitted to the City of Clearwater is subject to the public records law of the State of Florida including Chapter 119, Florida Statutes.

MELANIE HUMPHREY

VICE PRESIDENT, COMMERCIAL LENDING OFFICER

CONTACT

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Tampa Bay Metro

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PROFESSIONAL OVERVIEW

Strategic business relationship leader with 12+ years of experience managing complex client portfolios, driving revenue growth, and delivering tailored financial and operational solutions. Adept at cultivating long-term partnerships with C-suite executives, hospitality operators, and business owners across competitive markets. Proven track record of exceeding growth targets, leading cross-functional teams, and executing relationship strategies that enhance client satisfaction, retention, and profitability. Recognized as a trusted advisor and dynamic communicator who bridges business needs with innovative solutions.

PROFESSIONAL EXPERIENCE

BayFirst National Bank

Vice President and Commercial Lender | Jan 2023 – Present

- Directed strategic business development initiatives across multiple markets, driving multimillion-dollar growth and strengthening partnerships with business owners in hospitality, retail, and professional services sectors.
- Built and managed a 120MM portfolio of high-value business relationships, delivering tailored solutions that enhanced client satisfaction, loyalty, and retention.
- Served as trusted advisor to executives and entrepreneurs, aligning financial strategies with operational goals to maximize performance and profitability.
- Negotiated and structured complex contracts and service agreements consistently achieving growth and client outcomes in competitive markets.
- Led and coached cross-functional teams to elevate sales effectiveness, relationship management, and client service delivery.
- Executed market expansion strategies by leveraging referral networks, centers of influence, and community partnerships to capture new business opportunities.

- Recognized by senior leadership for responsiveness, strategic thinking, and ability to deliver results in high-pressure environments.

Republic Bank & Trust Company

Business Banking Officer | Apr 2022 – Dec 2022

- Managed a \$50MM+ portfolio of business relationships, providing personalized solutions that improved operational efficiency and long-term client value.
- Delivered consultative guidance to mid-market clients, including hospitality operators, driving adoption of tailored financial and business services.
- Expanded market share through proactive engagement with community influencers, trade associations, and industry networks.
- Strengthened client partnerships through consistent follow-up, service quality, and cross-sell of treasury and operational solutions.
- Positioned as a key relationship manager in competitive markets, achieving growth and retention goals while deepening brand presence.

Seacoast National Bank (Formerly Freedom Bank)

Senior Client Advisor | Sep 2015 – Mar 2022

- Built and managed long-term client relationships across commercial, consumer, and hospitality industries, driving sustainable portfolio and revenue growth.
- Developed customized business solutions that aligned with client goals, supporting expansion and operational success.
- Partnered with compliance and internal audit teams to ensure exceptional client experience while meeting regulatory expectations.
- Drove local market penetration by building referral pipelines with industry associations, hospitality partners, and community organizations.
- Consistently exceeded client satisfaction goals by delivering proactive solutions, earning repeat and referral business.

Sterling National Bank (Formerly Astoria Bank & Trust)

Financial Services Representative | Oct 2013 – Sep 2015

- Opened and managed business and consumer accounts, ensuring seamless financial onboarding for clients.
- Conducted financial transactions, deposits, and wire transfers while identifying cross-sell opportunities.
- Increased product penetration by 20% through proactive client engagement and relationship-building efforts.
- Assisted in operational compliance procedures, mitigating risk exposure and improving regulatory adherence.

- Supported lending and investment teams in structuring customized banking solutions for high-net-worth clients.

LEADERSHIP & BUSINESS VENTURES

Luxe Edge Consulting (DBA of Capri Humphrey Holdings LLC)

Founder & Principal Consultant | 2024 – Present

- Provide strategic advisory services in financial consulting, business development, and real estate.
- Advise small business owners on financial structuring, funding strategies, and operational efficiencies.
- Leverage extensive banking expertise to deliver customized financial solutions that drive growth and profitability.

BOARD MEMBERSHIPS & COMMUNITY INVOLVEMENT

- Vice Chair – PACE Center for Girls, Pinellas
- Volunteer – Girls Inc. of Pinellas
- Partner – Pinellas County Housing Authority
- Partner – Contemporary Housing Alternatives of Florida
- Volunteer – Habitat for Humanity
- Volunteer – The No More Foundation, Inc.
- Member – BNI Inspire, Tampa Bay

EDUCATION

Graduate School of Banking, GSBSLU – 2025-Present

Florida School of Banking, Graduate – 2024

Bachelor's in Accounting & Finance, South University – 2021

Associate's in Accounting & Finance, Nassau Community College – 2015

KEY SKILLS & COMPETENCIES

- Commercial Lending & Portfolio Management
- Business Development & Revenue Growth
- Credit Risk Analysis & Loan Structuring
- Strategic Sales Leadership & Coaching
- P&L Management & Financial Strategy
- Client Relationship Management & COI Expansion
- Regulatory Compliance & BSA Audits
- High-Impact Negotiation & Deal Structuring
- Community Engagement & Board Leadership
- Entrepreneurship & Business Consulting

CERTIFICATIONS & LICENSING

Certified Notary Public