

BOARD OF DIRECTORS: CANDIDATE APPLICATION

Candidate Information

Name: Jenna Balch
Board Seat position # seeking (list only one): 1
How are you affiliated with North Star Charter School?: Past Board Member and Parent
School(s) and grade level(s) of your children, if applicable: NSCS 5, 2, incoming Kinder

Biography (introduce yourself in 150 words or less)

Jenna Balch is a Commercial Banking Market Manager leading a team of loan officers and helping business clients throughout Idaho achieve their goals. She takes time to understand all aspects of a business to provide customized solutions to each unique situation.

With more than 15 years of banking experience, Jenna has a deep understanding of commercial lending across multiple industries. She helps clients capitalize on opportunities and manage challenges. As a lifelong learner, she loves the unique nature of each transaction and working with many different industries.

Jenna graduated from Utah State University magna cum laude and was honored as valedictorian. Additionally, she earned an MBA from Southern Utah University. She serves on various boards and volunteers her time regularly.

Outside of work, Jenna enjoys running, scuba diving, and pursuing other adventures with her family.

Candidate Questions:

1. How did you hear about this position?

Past Board Member

2. Would you consider yourself supportive of school choice?

Yes

3. What is your knowledge of charter schools in Idaho or elsewhere?

Somewhat extensive given past board history.

4. Based on North Star's charter and bylaws, what do you understand to be the aspirations of the school?

School of Choice with focus on Business and Economics and advanced learning.

5. In what ways have you participated in supporting North Star (e.g. PTO, fundraising, volunteering, etc) ?

Past Board Member and classroom volunteer.

6. What are your observations of what's going well at the school?

Love the renewed focus on business and economics, especially in secondary and the culture improvement in secondary.

7. What do you believe are opportunities for improvement for the school?

Ongoing enrollment growth in secondary, with hope for second campus.

8. Have you attended any North Star Board meetings? How many?

Many

9. What background, experience, or skills can you offer as a potential Board member?

Finance Background and knowledge of history of school

10. Do you have any potential/perceived conflict(s) of interest that could be in question while serving on the Board?

No

Additional question if you are an Incumbent Board member:

- Having served on the NSCS Board of Directors, what has been the impact of your participation as a board member?

Chair of the Board through the Covid Pandemic, structural change in administration, including the formation of a head of school position and hiring of that position, working to revamp secondary to improve culture, refocus on purpose and increase enrollment.

REQUIRED ATTACHMENTS (please attach files when emailing your application):

1. Current C.V. or resume
2. Recent photograph (digital, for use on web site and in voting process)

Jenna Balch

WORK EXPERIENCE

UMPQUA BANK

Jan 2024 - Current

Commercial Banking Market Manager

- Lead of team of Relationship Managers. Duties include mentoring newer relationship managers, helping structure credit, problem solving, planning events, budgeting for cost center, review progress to goal, and strategize and implement processes to improve efficiencies in processes.
- Continuation of Relationship Manager responsibilities listed below.

UMPQUA BANK / COLUMBIA BANK

Mar 2019 – Dec 2023

Commercial Relationship Manager

- Specialize in complex C&I transactions, including business transition financing, SBA financing, contract and note receivable financing. Work with customers in a wide array of industries, including restaurants, wineries, construction, distribution, and real estate.
- Call on prospective and existing clients for new business opportunities and build rapport. Monitor existing clientele on an ongoing basis for additional cross-selling opportunities, and work with them to implement new products as necessary.
- Work with internal and outside counsel to prepare proper loan documentation.
- Team member working with treasury, wealth management services, investments, and branch officers to assist customers with their entire banking relationship, including credit, deposit, and treasury products.
- Responsible for training new and existing employees in various bank programs as well as financial principals used in the banking industry.
- Keep apprised of market conditions and industry specific conditions to keep customers informed as well as manage risk within the portfolio.
- Organize, plan and execute various customer and community events to inform and educate on various banking topics.
- Panel moderator and presenter for various events representing the bank and educating on business transition financing.

CHASE BANK

Mar 2018 – Feb 2019

Commercial Banker – Middle Market & Specialty Lending

- Asked to start the middle market group for the bank in Idaho, focusing on customers with revenues over \$100 million. Called on prospective clients for the banks credit, depository, and treasury needs. Worked with various internal departments to provide needed products to large companies within the market.

WASHINGTON TRUST BANK

Jul 2014 – Mar 2018

Commercial Relationship Manager

- Managed a \$45MM commercial loan portfolio and \$21MM in deposits.

- Portfolio included a wide range of industries including gas station & convenience store operators, contractors, child-care facilities, manufacturing and distributing, franchise operators, and owner-occupied real estate properties.
- Responsible for final analysis reflecting customers credit worthiness. Structure new and existing credits. Prepare internal reports on problem credits and larger commercial credits on an interim basis for examination by internal bank committees.
- Volunteered as a Mentor in the Washington Trust Bank Mentor Program. This role included working with a mentee from another department who wanted to learn more about the commercial lending role and responsibilities.

ZIONS BANK

Portfolio Manager, Credit Analyst

Jan 2007 – Jul 2014

- Responsible for taking a prospective transaction through underwriting, approval, documentation and closing, and all ongoing maintenance of the loan. Also responsible for analyzing, interpreting, and presenting financial data, tax information and credit documentation for determining prospective and existing clientele's credit worthiness. Structure new and existing credits. Prepare internal reports on problem credits and larger commercial credits on an interim basis for examination by internal bank committees.
- Managed a commercial loan portfolio, with relationship outstandings ranging from \$2 million to \$35 million and gross sales ranging from \$5 million to over \$300 million.
- Worked with the Corporate Banking Group, assisting on credit transactions ranging from \$20 million to \$100 million and assisted with leveraged buyouts, enterprise value financing, participated/syndicated credits, derivative products, cash flow recaptures, and tiered pricing models
- Portfolio experience includes a wide range of industries including residential alarm companies, insurance companies, tech companies, gas station and c-store operators, manufacturing and distributing, franchise operators, athletic clubs, tire sales and automotive service centers and owner-occupied real estate property.
- Volunteered as a Mentor in the Zions Bank Mentor Program. This role included working with a mentee for six months, introducing him to Subject Matter Experts in the bank and providing information and guidance on the credit side of the bank.

Loan Specialist and Personal Banking Representative

Jan 2006 – Dec 2006

- Daily tasks included disbursing funds for Real Estate and Residential Construction Loans, gathering client and business information for input into various computer programs.
- Interacted daily with clients, answering questions and providing information on the status of their loans and deposit accounts, and worked to build a positive customer relationship between clients and the bank.
- Responsible for accurately processing debit and credit transactions in compliance with bank policies and procedures.
- Provided assistance to customers in performing a variety of general banking services while building and maintaining a positive customer relationship.

COMMUNITY INVOLVEMENT

NORTH STAR CHARTER SCHOOL, Eagle, ID

- Served as Chair of the Board, Treasurer, and was a committee member for finance, strategic planning, and academic excellence.

- Chair responsibilities included administration hiring, performance reviews, and disciplinary actions, as well as consistent, transparent communication with the school's shareholders throughout the Covid-19 pandemic.

RAYS FOR RARE, Eagle, ID

- Serve on Development Committee to increase awareness of volunteer and donor opportunities for the non-profit

JUNIOR ACHIEVEMENT USA, Eagle, ID

- Serve as a volunteer in the classroom, providing business and economics lessons to elementary and high school students.

EDUCATION

SOUTHERN UTAH UNIVERSITY, Cedar City, UT 2008

- Graduated with Masters of Business Administration degree in August 2008.
- Curriculum included Managerial Economics, Managerial and Cost Accounting, Strategic Management, Organizational Behavior & Issues, Human Resource Management, Finance, and Marketing Management.

UTAH STATE UNIVERSITY, Logan, UT 2001 - 2006

- Graduated as Valedictorian of college with Bachelors of Science degree in May 2006.
- Graduated Summa Cum Laude with Associate of Science degree one month prior to High School graduation.