Clyde "Fred" Rowden (November 23, 1944 - November 9, 2012)

SALINAS - Clyde "Fred" Rowden, 67, passed away unexpectedly Friday, November 9, 2012 in San Francisco. He was born November 23, 1944 in Pasadena, CA to Clyde and Maxine Rowden.

Fred was the founding President and CEO of 1st Capital Bank. Fred's service to the community was substantial. With over 40 years of banking experience, 16 of which were with community banks in the Monterey Bay area, Fred helped many local businesses, individuals, and not-for-profit organizations through his personal style of service-first banking. Fred always said that "people bank with people" and he was always ready to help his customers. He was on the Board of Directors of the Western Independent Bankers and the California Independent Bankers associations. Fred achieved success wherever he worked and will be forever remembered for his entrepreneurial spirit and leadership in community banking.

Fred began his banking career as a branch manager with Pacific Finance in Los Angeles and later with United California Bank as an Assistant Vice President and Manager. His first assignment in the Monterey area was with Monterey County Bank, which he joined in 1987 as the President and Chief Lending Officer. Fred remained with Monterey County Bank until 1992. From 1992 to 1997, he was the President and Chief Executive Officer of Cypress Coast Bank in Seaside, California, which was acquired in 1996 by Central Coast Bancorp (parent holding company of Bank of Salinas) and later merged into Bank of Salinas (whose name was changed to Community Bank of Central California). Fred achieved a turnaround in operations and growth while at Cypress Coast Bank. Fred was President and Chief Executive Officer of East County Bank in Antioch, California from 1997 until the bank's sale to Civic Bank of Oakland in 2000. After that he was the President and Chief Executive Officer of Central California Bank in Sonora, California, which was acquired by Umpqua Bank.

Fred was involved in several local organizations including the Boys & Girls Club of the Monterey Peninsula, Monterey County Foodbank, California International Airshow, and the Monterey Bay Blues Festival. He was also a member of The Sheriff's Posse in Sonora, CA.

Fred was an avid golfer and loved to play with friends and family whenever he could. He was a member at Corral de Tierra Country Club and Salinas Golf & Country Club.

Fred is survived by his wife of 41 years, Kathleen Rowden; son, Aaron (Melanie) Rowden of San Diego, CA; daughter, Carrie (Diego) Jara of San Francisco, CA; grandson, Charlie Rowden of San Diego, CA.

In lieu of flowers an account has been setup at 1st Capital Bank. All donations will be directed to Fred's favorite local charities. Please contact any 1st Capital Bank branch (www.1stcapitalbank.com) for more information. Funeral arrangements were made by Struve and Laporte Funeral Home. To offer online condolences, please visit: www.struveandlaporte.com.

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A memorial service was held for Mr. Rowden on Saturday, November 17 in Salinas. His body will be laid to rest in Riverside, California.