

## **Joseph De La Garza Jr.**

Joseph “Joe” De La Garza Jr. is Senior Vice President of Commercial Lending at Jefferson Bank. De La Garza has more than 40 years of banking experience, having begun his career with Bexar County National Bank as a credit analyst and remained as it became Bank of America, staying with the bank for 15 years and exiting with the title of Vice President of Loan Review. He has worked for Security National Bank, Laredo National Bank and Comerica (formerly Sterling Bank), where he was a Commercial Lending Officer. Joe is a 1977 graduate of the University of Texas at San Antonio, earning a BBA in Accounting.

Additionally, Joe has served on many advisory boards and commissions during his professional career. Most recently, Joe served as the Board Chair on the South SA Chamber of Commerce Board of Directors, and still remains active on the board. He has also served on the Board of Directors for AVANCE San Antonio, SA Hispanic Chamber of Commerce, San Antonio Local Development CO, and the Barrio Comprehensive Family Health Clinic.

Joe is a San Antonio native whose family is rooted in education, with both his mother and father having spent their careers with SAISD. In addition to his 15 years on the AVANCE SA Board of Directors, which helped lay the ground work for Pre-K 4 SA, Joe’s tenure on the South SA Chamber of Commerce Board of Directors has involved interaction and collaboration with school districts across the city.