



**David Valentiner, CFA**  
**Director of Interest Rate Management**  
**First National Bank**

David Valentiner is a Director of Interest Rate Management at First National Bank (FNB). In his role, David is responsible for overseeing FNB’s interest rate risk management services in North and South Carolina, supporting clients through a variety of derivative solutions.

With 25 years of financial services experience, David joined FNB in 2017 following its acquisition of Yadkin Bank. Prior to joining FNB, David was a Director of Commodity Risk Management at Fifth Third Bank, Vice President of Capital Markets at Sovereign Bank in Philadelphia and served in different risk management and investment banking roles with Bank of America in Charlotte, London and New York City.

David is a graduate of Davidson College and is a holder of Chartered Financial Analyst (CFA®) and Energy Risk Professional (ERP) designations.

