



TECH TOOLS

Helpers are on the scene for managing online tools.

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EXECUTIVE PROFILE

Joseph V. Chillura balanced work and play even as a boy in Tampa. Page 13

EXECUTIVE FILES

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THREE DOLLARS

Joe Chillura: Tampa bred and taking ownership

Tips of the trade

How do you manage the information flow? First, I get much of my information about what's going on at the bank by walking around — face-to-face communication. Second, I get information through phone calls, and last, I use e-mails. Often, calling someone expedites the matter while also making more of a personal connection.

How do you keep yourself current in your field? I have three major sources:

1. Jennifer Steans and Harrison Steans, two of USAMeriBank's directors. They wrote the book on banking.
2. Filter the noise and listen to what customers and employees are really saying and experiencing.
3. *Tampa Bay Business Journal*, *Wall Street Journal*, *New York Times* and local daily newspapers.

Where do you get new ideas? Our senior management team, board of directors, friends and CUSTOMERS.

How do you organize your "things to do list"? I tend to keep a mental list of priorities, try to return calls immediately and delegate. Customer issues come first. When you take care of your customers, everything else falls into place.

What's a valuable lesson a mentor taught you related to your profession? Employee ownership is the differentiating factor in our business and all business. Act like an owner.

How do you measure your own success? Personal: My relationship with my wife, Patsy, and our four children. Compliments about my family are a direct reflection of the time and energy we have dedicated to one another. Professional: My relationship with my team members, board and customers. Our reputation is a reflection of our hard work and commitment to excellence.

How are you and your business dealing with the economic downturn? USAMeriBank is growing by focusing on our core customers and serving them better than the competition. We

EXECUTIVE PROFILE

WHO AM I?

NAME: Joseph V. Chillura

TITLE AND COMPANY: CEO, USAMeriBank

YEARS WITH THE COMPANY: Three and a half

YEARS IN TAMPA BAY: Entire life

NATURE OF BUSINESS: Independent commercial bank

EDUCATION: Academy of the Holy Names, Jesuit High School, University of Florida

WHERE YOU GREW UP AND WHAT IT WAS LIKE:

South Tampa, Culbreath Bayou. It was a great childhood with a mix of work (detailing cars, mowing lawns, school) and play (boating, waterskiing, baseball, etc.).

What did you want to be when you grew up? A veterinarian. When I was young, I had a great love of pets and worked for a veterinarian when I was in high school.

What's the most personal item in your office and why is it there? A picture of my four children

If you weren't in your current career, what would you be doing? Mayor of Tampa. At some point, I would like to consider donating my time to public service since the quality of our community is a priority for me.

What is your favorite activity with your family? Boating near Longboat Key

Who are your heroes in the business world and why? John E. Oliva with Oliva Tobacco Co.; Harrison Steans; Jamie Dimon, chairman, CEO of JPMorgan Chase; Michael Bloomberg; Steve Jobs and Richard Branson each in their own way. They are visionaries and believe in giving back to their communities.

What do you read for business and for pleasure? "The Obvious" by James Dale and "A Land Remembered" by Patrick D. Smith

Do you collect anything and if so, what? My family collects shells on our beach in

are focused on attracting and retaining the highest-quality bankers in the market. We also are encouraging employee ownership of our stock.

Background check

What was your first paid job? Mowing lawns and detailing cars.



Longboat Key.

Words to the wise

Tell about a sticky situation in your life (business or personal) and how you got through it. Terminating a partner and friend because it was the right thing to do for the business.

How could Tampa Bay change to be more business friendly? People want to work and be productive. We have created a business climate that stifles growth, jobs and training. Economic growth needs to be the focus. We need to promote local businesses to grow and expand by decreasing the burden government and the current business environment have placed on them. We need to encourage entrepreneurialism.