



AAA Scholarship Foundation Bank Advisory Board Member Spotlight: William “Bill” Roche



We would like to welcome our newest Bank Advisory Board Member William “Bill” Roche. Bill has more than 26 years of financial services industry experience working for regional and community banks in the Southwest Florida area and currently serves as Vice President and Community Development Lending Manager for First Horizon Bank.

Originally from New York, Bill spent most of his childhood in the Park Slope area of Brooklyn, where he attended Catholic private school and played sports in Prospect Park during his free time. When he was 16, he and his mother relocated to Central Florida, where he completed high school and attended a local community college before opting to join the United States Navy.

“Serving in the Navy allowed me to save money for college and showed me the value of education,” says Bill.

After four years in the Navy, Bill completed his associate’s degree and transferred to Florida State University (FSU), where he would meet his future wife, Cindy, while also finding a career path.

“When I first started at FSU, I was a psychology major and I met my future wife in a psychology class,” recalls Bill. “We both ended switching majors – mine to business and hers to biology.”

Bill always had an interest in economics and business, so the switch seemed like a natural fit. He received his bachelor’s degree in finance from FSU; several years later, he would also complete a Master’s of Business Administration from the University of South Florida.

After both Bill and Cindy graduated from FSU, they married and relocated to Southwest Florida to be closer to Cindy’s family and start a family of their own.

“After graduation, I began working in the tax department for a wireless company and even considered becoming a tax accountant, but decided that it was not for me,” says Bill. “One day, I walked into Barnett Bank and saw that they had an opening for a credit analysis trainee. The company had a good training program and I ended up being hired for the job, which ended up setting the stage for my future career in the banking industry.”

Over the years, Bill went through several job transitions due to bank mergers and acquisitions. He eventually decided to accept an offer from Florida Gulf Bank, shifting from working at regional banks to a community bank. At Florida Gulf Bank, he worked in credit administration and served as the CRA officer.

“It was here where I got my start in the CRA and compliance area and it ended up serving as a stepping stone into a new career path,” says Bill. “Working at a smaller bank meant I had more live interaction with the regulators and other groups.”

Florida Gulf Bank was eventually acquired by IBERIABANK, where Bill began working in CRA full-time. In 2020, IBERIABANK was acquired by First Horizon Bank and Bill’s background in commercial lending and CRA compliance made him an ideal candidate for his current position as VP and Community Development Lending Manager.

“One of the most rewarding parts of my job is to see firsthand the good work we are doing through community development and lending,” says Bill. “My work also allows me to get involved with organizations like the AAA Scholarship Foundation (AAA), which is providing a valuable educational resource for Florida’s children and families. I look forward to working more closely with AAA by serving on the bank advisory board and expanding the impact we are having in the community.”

When Bill is not at work helping to make a difference in the community, you can find him spending time with his family, which includes his wife Cindy of 28 years, as well as their two children Grace and William, and taking family trips to national parks that combine his love for photography and the great outdoors.