As far as bank execs go, Ernie Diaz, regional president for Florida at TD Bank, has worked almost all aspects of banking in his nearly 30-year career. Diaz got his start working part-time as a door-to-door debt collection agent while at college, and that would eventually lead to a management program at Southeast Bank. It was there that meet his wife, who was also working part-time as a collection agent.

Diaz has been in his current role as TD’s regional president for nearly 3.5 years, and culls experience from a variety of institutions. When he’s not out and about traveling around Florida to different TD outposts, chances are you can find him on a fishing boat or with his family.

Did you immigrate to Miami from Cuba? As people know, at that time, things were very difficult on the island. My folks were able to get a visa to leave and we actually went to Spain. We lived in Spain until we were able to gain access to the United States.
Did you have family in Spain? No, that was just how things worked out. That was the long way to Miami. In my current position as chair of the Beacon Council, we did a trade mission to Spain in February and we hosted an event at the U.S. Embassy. Shortly before I left, my father tells me that the only time we had been to that embassy was when we were waiting in line for our visas to come to the United States. Forty-nine years later, we were able to host an event there.

What Spanish industries have an affinity for doing business in Miami? You have all kinds of companies. Companies doing translation, companies involved in waste management, logistics. You have Spanish companies in the U.S. involved with road construction. It’s a great market, and in Miami specifically.

Where did you move after Spain? We moved to the U.S. At the time, we had family in Los Angeles. My aunt’s husband was able to get my dad a job at Delta as a baggage handler. My dad took that just to get into the U.S., although ultimately he wanted to be an architect. We moved to Florida end of ’68, early ’69. My dad retired five, six years ago from [Coral Gables architecture firm] Spillis Candela & Partners. We grew up in Hialeah and I graduated from Dade Christian.

How did you get into banking? After I graduated from high school I went to Miami Dade College and I worked as a debt collector for Barnett Bank. They moved their collection center to Pompano, which was too far for me to drive. It was just tough, going to school and driving that far. So I went to work for Southeast Bank doing evening collections as a part-timer. Over time I became an asset liquidation supervisor and was able to finish school. I learned about a management credit training program at Southeast, and that’s really how I got into commercial banking. I would go downtown and would see these commercial bankers in nice suits, and thought that’s what I wanted to do.

Did you enjoy that early work? Debt collection is difficult, the folks in collections work and in work out do a great job. It’s hard work. I stayed at Southeast just before it was folded into, at the time, Wachovia. I went then to Terrabank, a community bank here in town. I learned a lot and did a little bit of everything, started to get into lending little by little. It gives you great perspective.

What part of banking do you feel you have a particular affinity for? The older
you get, you have a chance to reflect. When you’re younger, it’s all about the big deals. Working on the large construction loans, etc. As you get older, you realize you enjoy dealing with customers, whether it’s a big customer or a small customer. I’ve had the opportunity here at TD Bank to build the franchise within the state. Building on that legacy and that relationship with your customers is what gives me the most gratification. It’s ingraining yourself in the community and building those ties.

What do you do when you’re not banking? Well, I’m not sure I do a good job, but I like to fish. Deepwater, off-shore fishing. For sport and consumption. If you can catch it, it’s coming home, unless it’s protected. You never think you do well enough, but I enjoy being out so much on the ocean. And I have two boys. On Mother’s Day we were all at the house, and I did the cooking. Kept it simple, burgers on the grill. I like to grill, but my wife is an exceptional cook.

Ernie Diaz

Position: Regional President, TD Bank

Past Position: Market President, TD Bank

Birthplace: Cuba

Age: 50

Residence: Miami

Current boards: The Beacon Council, Orange Bowl Committee, Enterprise Florida, Florida Bankers Board

Past boards: Florida International University School of Business Dean’s Council, Latin Builder’s Association Executive Board

Education: Miami Dade College, Florida International University, Nova Southeastern University