

THE
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MOST INSPIRING BUSINESS WOMEN OF THE YEAR 2025



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Vice President - Veritex Community Bank

REDEFINING LEADERSHIP, RESILIENCE, AND VISION IN MODERN BANKING

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When Elise Roper reflects on her three decades in banking, she does so with a blend of humility, gratitude, and fiery determination. Today, as Senior Vice President at Veritex Community Bank, she is celebrated not only for her expertise as a lender but also for her courage to stand tall in an industry long dominated by men. With nearly half a billion dollars lent to small businesses across the United States, Elise's impact is woven into the success stories of countless entrepreneurs.

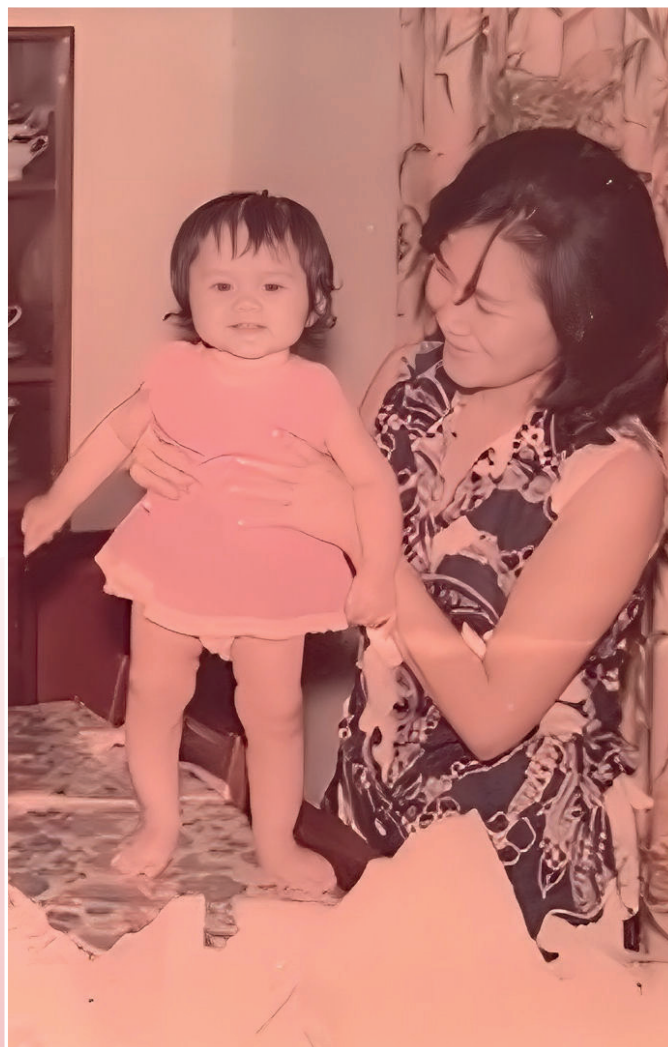
But her journey was anything but easy. From working multiple jobs to pay her way through college, to navigating prejudice as the daughter of a mixed-race immigrant family in the Deep South, to facing down scepticism in corporate boardrooms — Elise's rise is a story of resilience, conviction, and the unshakable belief that growth is hard, but regret is harder.

Roots of Resilience

Elise's story begins far before her own career. It is deeply tied to her family's remarkable history. Her father, of Greek descent, and her mother, Vietnamese, defied the odds in 1962 by marrying at a time when interracial unions were still taboo — particularly in Birmingham, Alabama, the epicentre of America's civil rights struggles.

Her father, a career U.S. Air Force 1st and 2nd generation fighter jet mechanic, had met Elise's mother while stationed at Tan Son Nhut Air Base during his first tour of duty. After becoming the best of friends, his tour of duty ended and he was





or ordered to return to the United States, never knowing if he would ever see her again. But her father was a resilient and strong-willed man, and even the U.S. military couldn't keep him from her. He purposely disobeyed orders to be redeployed back to Vietnam so he could propose and marry her. This was at a time when some drafted to war would rather go to jail than meet their end in Vietnam. He found her and they were married; however, their sweet reunion was met with reality. And instead of a happily ever after, what awaited was hostility, rejection, and the sting of racism. Elise recalls that her mother endured the same discrimination that African Americans faced at the time. Yet, together, her parents built a life of dignity and strength, running successful businesses and raising a family that refused to bend to hatred.

"My mom and dad proved everyone wrong," Elise shares. "They were happily married for 58 years until my mom passed in 2020. They taught me that persistence and integrity can outlast prejudice."

It was within this crucible of struggle and perseverance that Elise learned her earliest lessons in resilience — lessons she would carry into the world of finance.

Finding Her Way in Banking

Elise's banking career began not out of privilege but necessity. In 1991, she was working three jobs — at a bank processing center in the mornings, attending classes in the afternoon, and working retail at night — just to cover tuition. "It was a struggle," she recalls. "For every one step forward, I felt like I was knocked back ten. But I had no other option but to keep going."

The turning point came after the 1994 Northridge earthquake, where Elise resided to attend college and relocated from California to Birmingham to be closer to her family. She resumed her banking career at a small institution on Highland Avenue, a modest \$85 million bank. There, she served on the commercial loan committee, observing how small businesses operated, their capital needs, and the challenges they faced.

"Commercial lenders are the apex predators of any bank," Elise explains. "I spent years listening and learning. That experience gave me the foundation for everything that came later."

It wasn't long before opportunity struck. The bank president invited her to become Corporate Secretary, coordinating with regulators and working closely with an elite board of directors. Though the role demanded endless hours without extra pay, Elise seized it. "The exposure I gained was invaluable. I learned not just banking but corporate governance, professionalism, and the grace that comes with true leadership."

The results were historic. Under her stewardship, the bank earned a CAMELS 1 rating, the highest recognition for excellence, which eventually led to a lucrative acquisition. Elise managed the merger, the largest private banking transaction in Alabama's history, paving the way for what would become BancorpSouth (Cadence Bank), today a multibillion-dollar institution spanning ten states.

"That was when I realized the ripple effect of small sparks," she reflects. "One tiny bank on Highland Avenue changed the landscape of banking across the South."

Rising Above Industry Barriers

From there, Elise's career flourished. She took on roles with Cornerstone Bank, GE Capital, and Bank of Alabama, before joining Veritex Community Bank as Senior Vice President. Yet the path was not without obstacles.

Banking remains a male-dominated field, and Elise had to navigate boardrooms where her voice was often doubted or dismissed. One pivotal moment came during a loan committee presentation early in her career. Nervous, she presented a \$5 million loan for a franchise daycare. The room was filled with seasoned male directors who questioned her relentlessly.

"They chewed me up," she remembers. "But that day, something snapped. I realized I couldn't let them control the narrative." Standing firm, Elise challenged one director's dismissive questions, boldly questioning his expertise. To her insistence, the loan was approved — and the business went on to become a resounding success.

"That was a defining moment," Elise says. "I learned to stand my ground. Respect doesn't come by asking for it; it comes from showing up, doing the work, and proving your worth."



At the Helm of Veritex

Today, at Veritex Community Bank, Elise leads with purpose. Her role centers on empowering small businesses through SBA 7(a), 504, and USDA loan programs, with a team that collectively boasts over 90 years of experience.

“What you hear about Texans is true,” Elise laughs. “Everything here is BIG and fearless. I’m proud to be part of this talented, passionate team. Our goal this year is to lend \$200 million to small businesses nationwide.”

Her approach blends technical expertise with empathy. Many of her clients are minority and women-owned businesses, who find in Elise not just a banker but a partner who understands their journey. “Lending is more than a transaction,” she explains. “It’s a true partnership. Nothing makes me happier than when my clients outgrow me — that means I did my job right.”

Anchors of Inspiration

Throughout her career, Elise has drawn inspiration from extraordinary figures — none more so than her mother. A survivor of three wars — World War II’s Vietnam battles, the French Indochina War, and the Vietnam War — her mother endured bombings, famine, and near-starvation, yet emerged as an entrepreneur in America.

“She owned three businesses,” Elise recalls proudly. “From selling steamed dumplings on military bases to running a cleaning service and even co-owning a diamond brokerage. She always said, ‘You can’t have a bad day in the USA.’”

Equally influential was Larry Matthews, the bank president who mentored her at Highland Bank. “He personally walked upstairs to the lending offices, asked me to step down from my ivory tower, and invited me to serve as the Bank’s Corporate Secretary after observing how I skilfully managed and executed the loan committees we served” she says. “That set the stage for everything that followed.”

Championing Women in Business

Elise is acutely aware of the challenges women still face in corporate spaces. Recognition, respect, and equal

opportunities remain uphill battles. Yet she is adamant that women can prevail by staying persistent.

“My advice is simple: Don’t be afraid to get in the ring with heavyweights,” she says. “You will get knocked down, but that’s part of the process. Failure teaches lessons that nothing else can.”

Education, she insists, is non-negotiable. “A degree is your pedigree. It shows you invested in yourself. I’ve lent millions to women who started at tiny community colleges, and they went on to build impressive careers.”

The Heart of Leadership

Asked to define her leadership philosophy, Elise responds without hesitation: “Always be real and try to bring out the best in people.”

Her values center on respect, honesty, and the golden rule. “People can handle the truth, good or bad. What matters is delivering it with professionalism and grace.”

She also believes leadership is about adaptability. In an age where AI is transforming risk assessment and decision-making, Elise stresses the importance of balancing innovation with human judgment. “Technology should support us, not replace our ability to think critically,” she says.

Crisis, Faith, and Resilience

In banking, crises are inevitable. Deals fall apart, closings stall, millions of dollars hang in the balance. Elise admits there were times she thought failure was inevitable. Yet, time and again, she found strength in faith.

“When I’ve hit walls, I’ve stopped, prayed, and asked God for answers. And somehow, solutions came — sometimes in my sleep. Resilience is not about never falling; it’s about trusting that you can rise again.”

Influence Beyond the Bank

Outside of work, Elise devotes herself to mentoring youth about financial responsibility. She has even created interactive games to teach students about income, expenses, and budgeting — lessons many adults struggle to master.

She is also a passionate advocate for animal welfare, supporting the Humane Society and using her platform to speak for the voiceless.

Vision for the Future

Looking ahead, Elise hopes to continue her mission of empowering businesses, with the goal of reaching the \$1 billion mark in lending. Beyond that, she dreams of serving on Boards of Directors globally, sharing her unique perspective on American business.

And in true visionary spirit, she is already engaged with entrepreneurs working on bold, world-changing ideas — including projects aimed at colonizing Mars. “It may sound unbelievable,” she says, “but I’m working with businesses planning the next frontier.”

Legacy of a Rainmaker

If Elise is remembered for anything, she hopes it is for being the person who showed up and made things possible. Clients often describe their journey by saying, “Then along came Elise...” For her, there is no higher compliment.

“I want to be remembered as someone who touched lives in a positive way,” she says. “I believe success is not just about wealth or status. True success is leaving others better than you found them.”

Final Reflections

When asked what advice she would give her younger self, Elise responds with the same wisdom that has carried her through every obstacle:

“Pick your pain. You can choose the pain of trying and failing, or the pain of regret for never trying at all. Either way, life is hard. But growth is worth it, and regret is harder. Every choice comes with a cost. Even not choosing is still a choice. Staying safe can hinder your growth. While taking risk may disrupt your comfort, doing nothing will ultimately cost you your dreams.”

For Elise Roper, the journey from a struggling college student juggling three jobs to a senior leader at a multibillion-dollar bank is more than a career story. It is a testament to the power of resilience, faith, and courage. It is proof that no matter where you come from, no matter how many times life knocks you down — with persistence and belief in yourself, you can rise to extraordinary heights.

Her own story — from a mixed-race military family with limited means, to a senior banker nearly half a billion dollars in loan fundings — is proof of what belief, resilience, and relentless effort can achieve.

And at the heart of her journey is a message she hopes will linger with every reader: “I believe in me — and you can believe in you.”

