



## Capital Bank Accelerates SBA Growth with a Strategic Expansion of its SBA Team

December 4, 2025 at 1:26 PM EST

ROCKVILLE, Md., Dec. 04, 2025 (GLOBE NEWSWIRE) -- Capital Bank, N.A. announced today the expansion of its Small Business Administration (SBA) team with the addition of several experienced SBA professionals. This strategic move enhances the bank's SBA capabilities and positions Capital Bank to grow its national presence in small business lending.

Leading the expanded group is **Kirk Beason, Head of SBA**, an accomplished SBA and credit executive with more than two decades of experience managing government-guaranteed lending programs. Kirk has held senior leadership roles overseeing SBA, USDA, and commercial credit functions, known for improving credit discipline, strengthening processes, and driving strong portfolio performance. His strategic insight and operational leadership will guide the continued development of Capital Bank's nationwide SBA platform.

Joining him is **Heidi Whitesell, SBA Sales Executive**, an industry-recognized SBA leader with extensive experience building and leading national sales teams. Heidi has served in executive-level SBA roles, including President and COO of a national SBA lender, where she oversaw sales, operations, and production. Her leadership, national relationships, and deep SBA expertise will accelerate business development and expand Capital Bank's reach with small business owners across the country.

**Ninel Struzska, Senior Credit Officer**, has joined the bank with more than 25 years of SBA and commercial credit experience, strengthening the ability to make informed, well-structured lending decisions for business customers. In addition, **Raquel Zippilli, SBA Relationship Liaison**, is coming onboard to support due diligence and coordination across SBA loan programs.

"This expansion represents a deliberate investment in the future of our SBA business," said Steven Poynot, President and COO. "With the depth of talent joining our team, we are better positioned to serve entrepreneurs with the speed, insight, and partnership they expect from a leading national lender."

### About Capital Bank

Capital Bancorp, Inc., Rockville, Maryland is a registered bank holding company incorporated under the laws of Maryland. Capital Bancorp has been providing financial services since 1999 and now operates bank branches in seven locations including Washington D.C., Reston, VA, Ft. Lauderdale, FL, Rockville, MD, Columbia, MD, Raleigh, NC, and N. Riverside, IL. Capital Bancorp had assets of approximately \$3.4 billion as of September 30, 2025 and its common stock is traded in the NASDAQ Global Market under the symbol "CBNK."

### CONTACT INFORMATION

Capital Bank, NA

Media Contact:

Byron Stevens

[bstevens@capitalbankmd.com](mailto:bstevens@capitalbankmd.com)



Source: Capital Bancorp, Inc.