



BANK OF WINE & SPIRITS

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Media Contact:

Kimberly Charles

Charles Communications Associates

Office: (415) 701-9463

Email: press@charlescomm.com



The Bank of Wine & Spirits at Wingtip

You could call The Bank of Wine and Spirits the grown-up, luxury candy store for imbibing adults. Walk into the historic Bank of Italy building in San Francisco's Financial District and gaze at the Carrara marble floor to gold leaf ceiling hardwood cabinets set aglow with bottles – everything from Kistler's single vineyard Chardonnays to Kilchoman Single Malt Scotch – and you want to taste it all. Where do you start?

This national historic landmark in the heart of San Francisco's Financial District on the corner of Montgomery and Clay Streets in the shadow of the iconic Transamerica Building is a fitting space for beverage maven Kyle Nadeau's studied selection of spirits, wine, and Champagne.

The lavish, 11-story building was built in 1908 for Amador Peter Giannini to house his Bank of Italy in the wake of the 1906 San Francisco earthquake and fire that leveled most of the city.

The building, and the city, has come a long way since then. Now, clients approach the original bronze teller station to consult with Kyle and his talented team on everything distilled and fermented. He has put together the deepest whisky selection in the city (450+), along with other libations – barrel-aged Gins, Cognac, Calvados, Champagne, and, of course, wine – all that is ripe for discovery yet utterly essential for the more serious connoisseur of good hooch.

Nadeau, who made his name at D&M Liquors nearly a decade ago, turned that Lower Pacific Heights corner liquor store into a wine and spirits specialty mecca (and ground zero for grower champagne addicts). Now having opened the Bank in late 2014, Kyle is determined to make his new home San Francisco's pre-eminent wine and spirits destination.

Whisk(e)y is undoubtedly the focal point, in large part thanks to Kyle's personal proclivities (and his enviable private collection). Small batch Bourbon, Rye and Whiskey fill the shelves – on any given visit you'll overhear the staff waxing poetic about the merits of recently arrived Wild Turkey Master's Keep 17 Year Old, Willett, Michter's...the list goes on. Looking ahead, the Bank will source specialty, one-of-a-kind barrel bottlings from producers like Booker's, for instance – unprecedented in the retail spirits sphere.

Scotch, of course, is front and center – from traditional producers, like Ardbeg and Highland Park to new faces on the single malt scene, like Kilchoman and Arran.

And for the truly enlightened, dedicated attention is especially paid to Japanese whiskies, like Hibiki blended, Hakushu 18-year, and Yamazaki - available for sale at the Bank.

With 850+ spirits and 350+ wines in stock, visitors are encouraged to explore their palates well beyond the brown stuff. Tap into your inner spirits geek and pick up a bottle of Adrien Camut 6-year-old Calvados, beef up your wine cellar with some perfect provenance 2000 Leoville Las Cases, or venture beyond the standard Tequila with some extremely limited Mezcal Vago 'Cuixe.' Chances are, whatever you're seeking, or didn't know you were looking for, the Bank's team knows its flavor profile, its story, or has visited the distillery (or in many cases walked the peat bogs that birthed it).

The Bank of Wine and Spirits is the sexiest latest addition to Wingtip, the ultimate 21st century men's finery store. Here, the polished haberdashery foregoes the harried men's shopping offerings for a more intimate, tailored experience.

Wingtip owner and visionary Ami Arad's goal is to offer "solutions for the modern gentlemen," yet women (who have probably always been better at finding those said solutions) are more than welcome. Wingtip is a one-stop spot for custom clothing, cufflinks, pens, leather goods, cigars and their accessories, even fly fishing gear (yes, Lost Coast Outfitters will outfit you here); an array of specialty shops all under one roof.

The merchandise is artisan and classic, yet distinctively modern and never dated. This isn't your grandfather's haberdashery. You won't find any iteration of the tablet, but you can peruse a selection of Dunhill pens, for instance. Meanwhile, you might need a Telford's cigar with the vintage Fonseca Port that you picked up from the Bank, all steps from one another.

The retail space is, literally, just the ground floor. Wingtip also offers a monthly membership which grants its members (and up to three guests at a time) access to the building's crown jewel – the 10th floor restaurant, bar and roof deck.

Here, you'll meet Wingtip's award-winning veteran bartenders, who will make you the best Boothby that you've ever had, and then will tell you who the hell Boothby was. Each bartender is a veritable walking, talking cocktail encyclopedia who breathes life into San Francisco's cocktail history while playing an intricate role in its present and future.

Not in the mood for a cocktail? Enjoy a flight of single malt, Speyside scotches. If you like one (or all), you can purchase them downstairs.

Or, order a glass of wine. Michael Hildbold and Adam Ono team up to curate the wine lists both in the restaurant and at the Bank. Taste the 1990 Gruaud-Larose, classic Left Bank Bordeaux from an epic vintage, next to the 1992 Heitz Martha's Vineyard Cabernet, classic Napa Valley Cabernet Sauvignon from an outstanding vintage, and then ask one of them to set aside a case of one (or both) for you.

The Bank of Wine and Spirits is located at 550 Montgomery Street in San Francisco, and is open Monday through Saturday, 10 a.m. until 6 p.m.



Ami Arad, Owner Wingtip

Ami Arad is the owner of Wingtip, the one-stop-shop for custom clothing, select and rare wines and spirits, cufflinks, pens, leather goods, cigar accessories, and even fly fishing gear - a tapestry of specialty shops all under one roof: the historic Bank of Italy building, built in 1908 in the heart of San Francisco's Financial District.

Here, on the ground floor of this national historic landmark, you'll find the ultimate 21st century specialty shop, where the polished haberdashery favors a more intimate, tailored experience vs. the more harried nature of department store shopping had at more conventional places.

Ami's whimsically tailored, yet distinctly modern vision of Wingtip springs from his personal penchant for the well-manicured, courtly (life)style he has pursued since youth. Dressing every weekend in a coat and tie for his high school debate team led him to his first job - at George J. Good, Berkeley's premier men's store. Here, he developed his distinctive taste for tailored clothing (Esquire named him a regional finalist in its "Best Dressed Real Man in America" competition twice). His style came to reflect a certain nostalgia for traditional men's haberdashery, while his desire to exceed customers' expectations fueled his ambition to open his own store.

Ami noticed how few retailers acknowledged that the 'modern gentleman' is so much more than well-dressed. He has always believed that style starts with fabric, and his long list of hobbies and collections reflects an impeccable taste for the finer things. For example, San Francisco's Sherlock's Haven, the homey downtown cigar shop named "One of the Top 10 Tobacconists in the World," also proved an early source of inspiration. The shop introduced Ami to the blissful luxury of super-premium cigars and small batch bourbons, and showed him how the two are better enjoyed together than on their own.

The idea for Wingtip was thus born - to string together these segmented cultures of style, with one retail haven *finally* providing cohesive "solutions for the modern gentleman." Ami launched Wingtip's website in the summer of 2004, and he opened the first brick-and-mortar store in the fall of 2008.

In the summer of 2012, Ami found Wingtip's current and long-term home - the lavish, 11-story building originally built to house Amador Peter Giannini's Bank of Italy in the wake of the 1906 San Francisco earthquake and fire that leveled most of the city.

The artisan attention to detail in the building's interior - the beveled glass, the hand-done millwork, the Carrara marble floors, the bronze teller windows, the 8-

layered gold-leaf ceilings – fittingly frame Wingtip’s bespoke products, born from equivalent attention to detail and the finest of raw materials. You can peruse a selection of Dunhill pens, for instance, or Telford’s cigars while the in-house tailors work on your custom suit.

The retail space is, literally, just the ground floor. Wingtip also offers a monthly membership that grants its members (and up to three guests at a time) access to the building’s crown jewel - the 10th floor restaurant and bar. Ami’s attention to and appreciation of detail is as apparent here as on the ground floor. The fabulous, original gold-leaf ceiling is intact and stunning, possibly only outdone by the Club’s chairs, hand upholstered by Ami’s mother!



**Kyle Nadeau, General Manager
The Bank of Wine & Spirits**

Kyle Nadeau wishes he could say that it was that first taste of Port Ellen Single Malt Scotch - one of the whisky world's holy grails - that ignited his obsession with everything distilled, but he'd be lying.

It was lost on the Scotch neophyte's Bourbon-leaning palate, except to show him that he had better start tasting more whisky. And he did - thousands, in fact, over the next 10 years (including Port Ellen a couple more times), and all on the way to becoming one of the most informed whisky palates in the country, and certainly in San Francisco.

Kyle's experience and personal tastes are on full display at The Bank of Wine & Spirits, the newest - and arguably most authoritative - addition to San Francisco's exploding spirits scene, where he is the partner and buyer.

You can find the 14th release of Port Ellen's 35-year-old Single Malt among 450+ other whiskies, along with the rarest of other spirits, wines, and champagne, ceremoniously housed in the ultimate *comme il faut* of settings - the ground floor of the historic Bank of America building in the heart of San Francisco's Financial District.

Kyle has come a long way since his first gig as a young employee at the corner liquor store in his hometown of Swansea, MA. He soon moved to San Francisco, where he found work as a buyer at another corner shop - D & M Wine & Liquor, in the Lower Pacific Heights neighborhood of San Francisco.

Six months into his new stint, Kyle tasted his 'epiphany' whisky - Signatory's 8-year-old Rosebank, a floral, feminine version that stuck with him ever since. Back at the shop, he cleared out the innocuous vodkas and replaced them with whiskies.

Seizing an opportunity to establish D & M as a specialty shop, he grew the whisky program there while also honing his brandy and champagne palate with colleague and mentor, Charles Neal (who has since written the authoritative book on Cognac, and today specializes in importing grower champagne).

Kyle built up the Cognac, Armagnac, and Calvados selection - and all segments of distilled spirits, dedicating time to travel and discovering small cult producers in corners of the world where few of his peers might venture. He grew the corner shop into a citywide destination for specialty wine and spirits, while Kyle's name became synonymous with his unparalleled access to the rarest, highest-quality craft beverages (as well as his laser sharp palate).

Now, at the Bank, he has the space, and carte blanche, to make the most persnickety of boozehounds thirsty.

He certainly knows how, since he's been seriously collecting whisk(e)y himself since his early D&M days. And while you may never get the keys to his personal collection, the Bank is the next best thing.

His passion is manifested in the 850+ spirits and 500+ wines on his shelves.

Small batch Bourbon, Rye and Whiskey line the walls – Black Maple Hill, Willett, Michter's...the list goes on. Scotch, of course, is front and center – from traditional producers, like Ardbeg and Highland Park, to new faces on the single malt scene, like Kilchoman and Arran. Kyle feels just as strongly about the Bank's Japanese whiskies, like Hibiki blended, Hakushu 18-year, and Karuizawa – a distillery closed since 2000, yet available for sale here.

Kyle's world (both in and out of the Bank) still extends far beyond the whiskies – with his proclivities ranging from Adrien Camut 6-year old Calvados to Vago 'Cuixe' Mezcal, and especially towards barrel-aged gin these days from local producers like Spirit Works in Sebastopol.

Kyle spends his free time immersed in research – that is, chasing down and sampling craft whisk(e)y. A recent weekend took him to Stone Barn Brandy Works in Portland, Oregon (not distributed in California...yet), as well as Highland Stillhouse in Oregon City (home of Oregon's largest selection of single malt Scotches), to rediscover his old friend, Port Ellen.

Perhaps Kyle's most ambitious project on the horizon is his quietly dedicated focus on sourcing specialty, one-of-a-kind barrel bottlings from small producers (like Booker's, for instance) – but that will call for a trip to Kentucky. When he's not off on an educational jaunt, you can find him most days on the floor at the Bank, looking stylish in his custom made Wingtip suit or relaxing in jeans, but always with an eye for detail and an unquenchable thirst for knowledge of the art of libations.



Michael Hildbold, Co-Wine Director
Bank of Wine & Spirits

The Bank of Wine & Spirits Wine Director, Michael Hildbold, was studying to be a neuroscientist at Cornell University until his first taste of German Riesling. Enthralled, he transferred into the nationally recognized School of Hotel Management program and earned a degree in beverage management and restaurant operations.

After graduating from Cornell, he became a beverage director and sommelier for the newly-opened Ritz-Carlton Club and Residences in San Francisco, building the program from scratch and establishing himself as a wine professional. He later became a wine and restaurant consultant for WineQuest, working with over 1,200 hotel and restaurant wine lists to improve product selection and sales. In 2012, he left the restaurant industry for several years to manage the direct-to-consumer program for Ladera Vineyards on Howell Mountain in Napa Valley, in order to improve his knowledge of Napa and Sonoma wines.

Michael returned to San Francisco in 2014 to become the general manager and wine director of Venticello Restaurant in Nob Hill, until he caught the attention of Kyle Nadeau. Kyle, the co-founder and partner of the Bank, recruited Michael to help him beef up the wine list to compliment Kyle's nearly 1,000 wine and spirits selections.

Today, Michael splits time between the Bank and the 10th floor restaurant at the Wingtip Club in the same historic building. He and his fellow Wine Director Adam Ono are in the process of taking the Wingtip club wine program to the next level, starting by building the most ambitious by-the-glass Coravin list in San Francisco. The new glass list focuses on rare, old-vintage wines, including a collection of 1990's Bordeaux, 20+ year old Napa Cabernet, white and red Burgundy, and hard-to-find cult labels like Kistler, Kosta-Browne, and Williams-Selyem.

The wines on the glass list change monthly, and every wine is also available for retail sale at the Bank on the ground floor. Michael can also help you build the perfect wine cellar collection that fits your preferences, as he has been buying wine for personal cellars for nearly a decade. His unique background in both science and hospitality is evident in his curiosity and attention to each client's particular tastes. Never one to pontificate, Michael thrives on the educational side of wine and the thrill of introducing his clients to new wines and producers.

When Michael is not brandishing a red-hot pair of port tongs at Wingtip, he is most likely studying towards becoming a Master Sommelier. He spends time each year exploring the wine world; last year, he travelled to Tuscany to taste Brunello. This year, he'll travel to Burgundy and the Rhone Valley for his wine sabbatical. He is also an avid classical pianist.



**Kelsey Laverne, Sales Associate
Bank of Wine & Spirits**

Kelsey Laverne is like that surreptitious ingredient in your favorite cocktail - you can't quite put your finger on it, but you know the drink wouldn't be quite the same without its elusive charm. Kelsey is the Bank of Wine & Spirits' resident style maven, design doyenne and Champagne & whisky expert, but she is also its multi-talented Sales Associate.

A favorite among both staff and customers, Kelsey's approachable disposition and impeccable aesthetic make her a go-to for assistance with critical purchasing decisions that range from finding the ideal single malt pairing with a favorite cigar, to helping select the perfect Wingtip tie to wear to that last-minute client dinner.

Kelsey's early job experiences helped inform both her product expertise as well as her emphasis on creating a comfortable shopping experience. A Bay Area native, her family's vacation home in the Napa Valley town of St. Helena influenced her decision to pursue a degree in Viticulture and Enology, graduating from University of California, Davis in 2009. She started in Napa Valley wine production, first in the cellars of Domaine Chandon and then in the lab of Trinchero Family Estates. Although she enjoyed her job, she yearned for a more urban existence where she could interact more regularly with the public, while honing her wine industry sales and marketing skills.

After moving to San Francisco in 2011 she worked for D&M Wine and Liquor where she met Kyle Nadeau, The Bank's General Manager. At D&M, Kelsey expanded her knowledge of wine and Champagne, as well as spirits. After a brief stint doing national sales for a fresh herb and produce company, she eventually returned to the beverage world when Kyle asked her to join him in developing The Bank. Under Kyle's tutelage, Kelsey is now well-versed in spirits, with a particular emphasis on whisk(e)y.

In a complimentary effort to address her artistic talents and tie into the bespoke aesthetic at Wingtip, Kelsey recently launched her own side-business: High Bar, Polite Bar Solutions - Custom-built, portable wood boxes and stunning vintage suitcases that open to create a small-scale, working bar station, designed to charm from one's dining table, side piece or picnic blanket. These classic *valises* have been stripped and re-upholstered to create a small treasure trove of bar tools, antique glasses, original artwork and garnishes (with the option to include a bottle or two of Kelsey-recommended spirits from The Bank's extensive collection).

When Kelsey isn't helping San Francisco's most modern gentlemen up their bar game, she is drinking her favorite grower Champagne (Pierre Gimonnet or

Jacquesson), or exploring bottles like 8-year-old Willett rye, 18 year-old Highland Park or Caol Ila Islay Scotch – depending on her mood (and San Francisco’s ever changing weather).