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## Day-to-Day Advantages with OneCal

OneCalifornia Bank, FSB seeks to improve economic opportunity for low- to moderate-income communities throughout California, starting in Oakland.

▶ We will make a measurable difference. We will measure our success by impact, sustainability and scalability.

▶ Join us in community development banking. Align your values with how you bank.

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**BANKING ON  
ONE SUCCESS  
AT A TIME**

### What makes the OneCalifornia difference?

We're often asked this question, and we've carefully considered our answer. We have the full range of services that other banks offer, and we deliver these services with four approaches that separate us from the pack.

#### 1. Our Day-to-Day Living Approach

Our OneCal team of experienced bank officers and staff chose to join OneCalifornia Bank *because* it's a community development bank. Our team has worked with the biggest banks and the smallest, with commercial-focused and community-based financial institutions. Every one of us has emerged with a desire to use our skills and experience in helping others find opportunity in day-to-day living and achieve financial success.

We take time to listen and learn from people, including our prospective customers, our advisors and our competitors. Although we employ the most up-to-date technology in banking, we greet each day believing that an "old-fashioned, face-to-face, person-to-person" approach is what's needed. We go to neighborhoods, businesses and events where we meet people who are underserved by financial institutions. We take an interest in each person with an intent to be a key part of their success story.

#### 2. Our Day-to-Day Financial Literacy Approach

With the Internet and global economy setting the pace for participation in local economy, it's not enough to be literate in reading and writing. Today, it's more important than ever to achieve financial literacy. Yet, many people in our communities don't have the skills they need to manage a checking account or use credit wisely. OneCalifornia has a stated mission to improve economic opportunity and help eliminate discrimination. We believe that equal opportunity requires equal access to knowledge and capital. Our day-to-day approach to financial literacy will take shape in simple actions—a teller taking time to show a customer how to fill out a deposit slip, a loan officer helping an entrepreneur find resources for writing a business plan.

#### 3. Our Day-to-Day "One Success at a Time" Approach

Our tagline, *Banking on One Success at a Time*, came from our mission statement. We believe we can make a difference—one individual, one loan, one business, one community at a time. While our vision is broad and ranges far into a bright future, our day-to-day focus is on making every success count—big or small. We'll celebrate with customers who succeed in moving away from payday lenders, or who start a business, manage a nonprofit budget crisis or secure financing for an affordable-housing development.

#### 4. Our Day-to-Day Innovative Solutions Approach

We're inspired by our customers' questions and dilemmas to find new ways to solve problems. Our creativity has helped organizations refinance debt, save money, generate greater interest on deposits and make timely, crucial decisions about banking and finance. We study desired outcomes and then harness resources and experience with innovation that leads to favorable results.

### We're proud to be OneCalifornia Bank, FSB.

To learn more about OneCalifornia's community development banking, please contact:

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