

BUSINESS BANKING SOLUTIONS  
**TRANSFORMING BUSINESSES.  
EMPOWERING DREAMS.**

TOGETHER WE WIN™



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FEATURED CLIENT

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**Lisette Gaviña Lopez**  
Marketing Director  
Gaviña Coffee



**BANC OF  
CALIFORNIA**

# Let Us Help You Grow Your Business



At Banc of California, our Relationship Managers know your business is unlike any other. Our professional bankers have industry-specific tools that can help to guide you and your firm to the next step in growth and financial security.

## WORKING CAPITAL

We offer core operating account products tailored to your business needs, as well as specialized accounts such as Analyzed Checking and Business Money Market accounts.

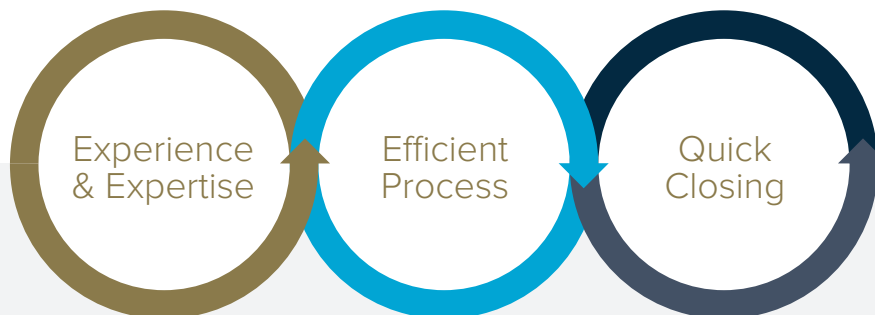
## MANAGE YOUR FUNDS

With Banc of California, it's fast and easy to manage your cash flow, accept payments and disburse your funds. Our online and mobile reporting capabilities allow you to easily view all your account transactions and always know where your accounts stand. You can even download your account activity into Quicken® or QuickBooks.™\*

## BUSINESS LENDING

Banc of California is one of the top small business lenders in California, offering progressive products that grow with your practice, including business lending tailored to your firm's goals. Our capital strength enables us to lend to borrowers with needs from \$25,000 to \$50,000,000 throughout the state.

### AS A BUSINESS LENDER, WE OFFER



- The **experience and expertise** to create customized finance and lending options
- A **highly efficient loan approval process** in which the borrower works directly with one Relationship Manager or Loan Officer from start to finish
- The ability to accommodate **quick closing** requirements

# WE ARE CALIFORNIA'S BANK.™

Empowering California Through Its  
Diverse Businesses, Entrepreneurs and Communities



**Of, By and For California**—We are California-based and specialize in serving our state's unique and diverse market



**Local decision-makers** and industry expertise



**Over 30 branches** throughout Southern California

## OUR PRODUCTS ARE TAILORED FOR CALIFORNIA'S DIVERSE BUSINESSES AND COMMUNITIES.

## TOGETHER WE WIN

Our seasoned bankers and product teams possess a deep understanding of the state's diverse business environment and entrepreneurial spirit, and we have developed a broad product set to serve California's myriad industries.

### \$6 BILLION+

2017 LENDING\*



Healthcare



Law Firms



Real Estate



Manufacturing

### \$10 BILLION+

IN ASSETS\*

Right-sized to serve  
California well



CPAs



Entertainment



Individuals



Nonprofit



Recognized as a Top Commercial Bank 2015-2017 by the OC Business Journal

\*Consolidated year-to-date loans as of 12/31/2017.

# BUSINESS MANAGEMENT

All the tools you need to be in control of your company's finances.

Banc of California offers treasury management solutions to businesses of all sizes to help expedite deposits, receive and manage payments and automate financial tasks. Solutions for our business clients include:



- Dedicated Relationship Managers
- Competitive Deposit Rates
- SBA and Government Financing
- Equipment Financing
- Commercial Real Estate Financing
- Partner Capital Financing and Buyout Financing
- Business Online Banking
- Business Mobile Banking with Mobile Check Deposit<sup>3</sup>
- Operating, Business, and Sub Escrow Accounts
- Business Sweeps/Zero Balance Accounts
- Merchant Card Services<sup>2</sup>
- Corporate Card Services<sup>1</sup>
- Investment Services<sup>6</sup>
- Remote Deposit Service
- Fund Transfers
- Business Bill Payments
- Lockbox Services
- Cash Vault Services
- Fraud Prevention Services
- ACH Origination (requires credit approval)
- Download Transactions into Quicken® or Quickbooks™

# CONVENIENT ACCOUNT ACCESS

We make it easy for you to access your firm's accounts.

Today more than ever, businesses run nonstop. We offer tools to access and control your finances when and where you want. All of our business accounts offer these features at no additional cost:



- Business Mobile Banking with Mobile Check Deposit<sup>3</sup>
- Mastercard® Business Debit Card<sup>4</sup>
- ATM Access at Over 55,000 Allpoint® Network ATMs Nationwide and Abroad<sup>5</sup>
- Online Banking with Bill Pay for:
  - Account balances
  - Fund transfers
  - View cleared items

INVESTMENT AND INSURANCE PRODUCTS: NOT INSURED BY THE FDIC • NOT INSURED BY THE FEDERAL GOVERNMENT OR ANY OTHER FEDERAL GOVERNMENT AGENCY, BY THE BANK, OR BY ANY AFFILIATE OF THE BANK • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR AN AFFILIATE OF THE BANK • SUBJECT TO INVESTMENT RISK, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL INVESTED.

<sup>6</sup>Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Investment Services at Banc of California is a DBA of Banc of California. Infinex and Banc of California are not affiliated. Infinex does business in California as Infinex Insurance Agency (CA Agency License #0H30186).

# EMPOWERING YOUR SUCCESS

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At Banc of California, we empower businesses with more than just accounts. We offer a high level of customized service to help drive your success.



## CLIENT SERVICES

A dedicated Relationship Manager is your direct point-of-contact, understanding your practice and anticipating your unique needs through specialized banking and lending solutions. Our experienced staff is here to help support your company's business and banking needs with exceptional client support.



## ANALYZED CHECKING

In addition to our range of checking accounts, including no monthly maintenance fee with our Basic Business Checking Account and earned interest with our Interest Business Checking Account, we offer competitive earnings credit rates on our Analyzed Checking Accounts to help offset some or all of your account maintenance and transaction activity fees.



## HIGH-LEVEL SECURITY

Securing your account information is our top priority. Our Fraud Prevention Services provide safeguards, so you can worry less about who is watching out for your accounts. For your added convenience, we also offer Lockbox and Cash Vault Services.

# PUT YOUR LIQUID ASSETS TO WORK

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If your firm maintains cash reserves, we offer products with features to manage and grow balances, as well as to protect funds for investment and unanticipated expenses.



## BUSINESS SWEEP

Keep your assets distributed the way you want them by moving your money from one account to another as needed.



## BUSINESS MONEY MARKET ACCOUNT<sup>7</sup>

Your money earns market-rate interest, with higher rates for higher deposits.



## BUSINESS CDs

Our business certificates of deposit let you choose the precise length of term while earning safe, guaranteed returns on your cash reserves.



## RETIREMENT PLANNING<sup>6</sup>

We can help you to set up, administer and manage your company's retirement program, including profit-sharing plans.

877-770-BANC (2262)  
bancofcal.com/COI

<sup>1</sup>Certain restrictions and setup fees apply. Corporate cards are provided by WEX. WEX is a registered trademark of WEX, Inc. WEX is not an affiliate of Banc of California, N.A. <sup>2</sup>Merchant Services provided by Vantiv. Vantiv is a trademark by Vantiv, LLC. <sup>3</sup>Message and data rates may apply. <sup>4</sup>Certain restrictions apply. See [www.mastercard.us/zero-liability](http://www.mastercard.us/zero-liability) for details. Mastercard and the Mastercard brand mark are registered trademarks and Mastercard Global Service and Mastercard Airport Concierge are trademarks of Mastercard International Incorporated, used pursuant to a license. <sup>5</sup>International fees may apply and other financial institutions or merchants outside of the Allpoint Network may charge you for use of their ATM or POS terminals. <sup>6</sup>(disclosure inside). <sup>7</sup>Money Market Accounts have a limited number of permitted transactions per month. Excessive transfer activity may result in fees. All third-party trademarks referenced herein are the property of their respective owners. © 2018 Banc of California, N.A. All rights reserved. NMLS #530611.