

# Umpqua Bank

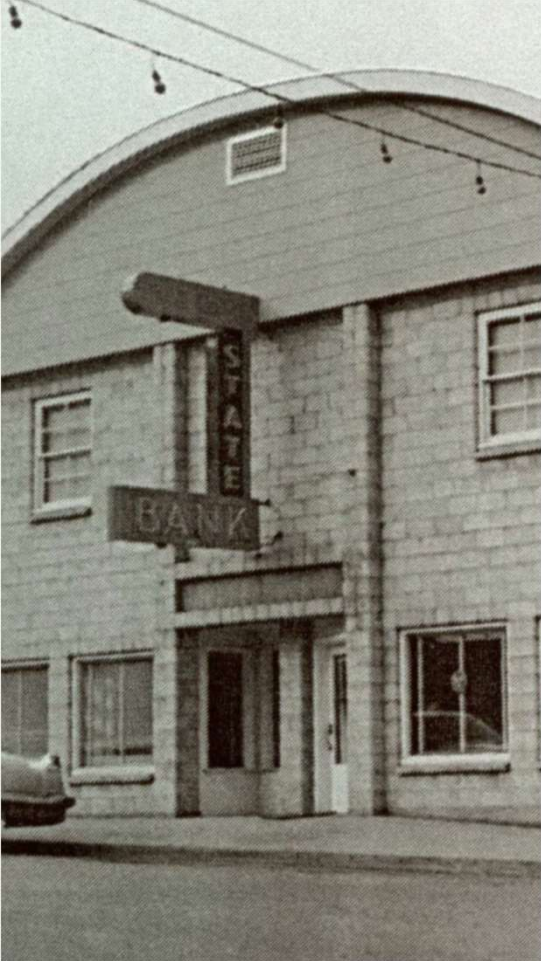
# Business Banking



# **Umpqua Bank**

**The West Coast's Largest Community Bank**

# Our humble beginnings



- 1953 our first location opened in the Canyonville, OR Masonic Lodge
- Formed to meet the needs of the local logging community
- 6 Employees did everything from signing new accounts to taking out the trash
- Deals were sealed with a handshake
- The spirit of dedication, community and personal service lead to slow and steady growth

# And today, 60+ years later



- 247 Stores  
WA, ID, OR, NV, CA
- 3768 Employees
- Full Service Community Bank
- Financial Pacific Leasing is a wholly owned subsidiary
- Our Vision...
  - To be the World's Greatest Bank



# What differentiates us?

## Our Mission

Personalized  
banking for all...  
anytime, anywhere

- **People Matter**
  - People are at the center of who we are
  - Human-Digital servicing channels
  - Banking on your terms
- **Stores with local presence**
  - Engaged teams that volunteer
  - Community rooms
  - Local business spotlight
  - CEO phones in all stores
  - Wi-Fi, Coffee and Friday cookies
- **Business Lines to support the local needs**
  - Retail Banking
  - Private Banking
  - Business/Commercial/Corporate Banking

# Billy Huntley

## Small Business Relationship Banker



- 15+ years of being an accessible, no-nonsense banker that clients can count on
- Inspired to find solutions and help businesses meet their goals, no matter the size
- Passionate about simplifying the day-to-day
- Committed to proactively and creatively solving problems
- Primary market – Seattle

# Business Banking team overview

- We're focused on understanding and solving for the unique needs of Business Owners
- How we add value
  - Credit - full array of financing solutions
  - Investments – make your money work for you
  - Accounts – full product line to handle all banking needs
  - “Doctors of finance”

# Banking at Umpqua



# Why do your business banking at Umpqua?

- Dedicated subject matter specialist
- Customized banking based on *your* needs
- Strategic partner for planning and growth



# Building a Partnership with Umpqua

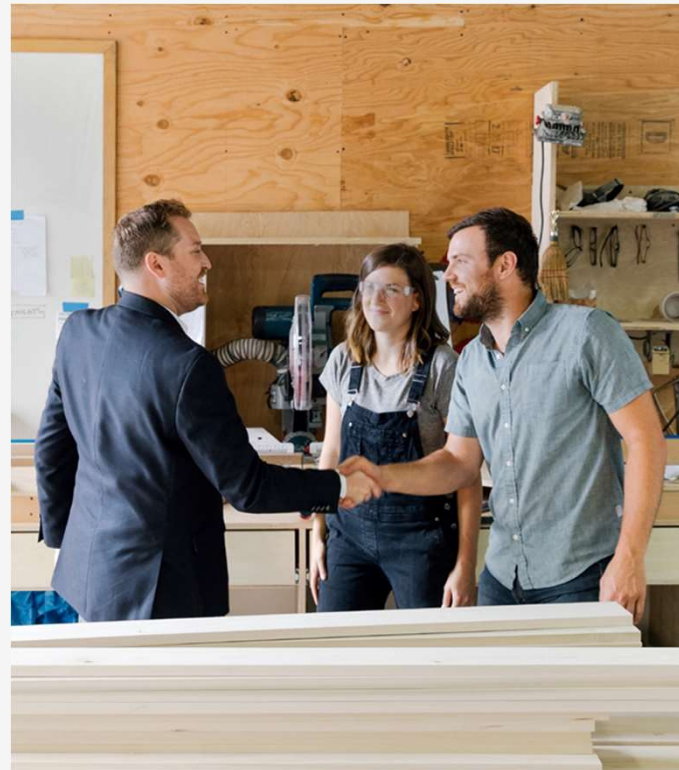
- Create a relationship with a banker you trust that truly understands your business
- Strong banking relationships strengthen partnerships for financing requests
- We simplify day-to-day banking while looking for ways to save you money and improve cash-flow

# Financing Your Business

# Loan Purpose

## What does Umpqua want to finance?

- Receivables
- Inventory Needs
- Expansion
- Equipment Purchase
- Improve Cash Flow
- Refinance unfavorable terms





# Building a Lending Partnership with Umpqua

Financing we offer:

- Lines of Credit: short-term capital needs
- Term Loans: finance longer-term debt (equipment, vehicle, capital expenditures, etc.)
- Leasing: equipment
- Commercial Real Estate loans: purchase and refinance
- Business Credit Card: day-to-day expenses

# Building a Lending Partnership with Umpqua

Specialized expertise to offer you:

- Matching appropriate loan product to your individual needs
- Assist with structuring and presenting loan request for best chance of approval
- Understanding your business to identify any challenges and work to mitigate those
- Utilize SBA loan and equipment leasing options when appropriate

# Summary

# Do

- Make a business plan
- Create a relationship with a banker you trust
  - Share your plan
- Understand discounts available by having a deposit account
- Be conscious in your use of credit
- Revolve your lines of credit
- Know your credit score
- Keep your financials organized
- Be honest and open about everything



# Don't

- Have deposits spread across different banks
- send an incomplete financial package to receive a decision
- try to hide debt
- miss payments
- expect your bankers to be a tax advisor or CPA

Questions?



Thank You

