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?

- **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

Our Mission

Personalized banking for all… anytime, anywhere
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