

Beneficial Banking in Rural Communities

By Harry Haigood, CEO, One PacificCoast Bank

One PacificCoast Bank's philosophy of socially responsible banking is based on the belief that rural communities are critical to sustainable regional development.

Not only do rural communities showcase the splendor of our natural environment, they provide our urban areas key resources and services for which all communities are dependent (eg., food, energy). The food industry illustrates the point.

It's no surprise that nationwide farmers' markets are increasing in popularity. The food tastes better, is fresher, and less expensive. There's also less packaging, transportation and energy costs required to produce it. You know where your food comes from, as the farmer who grew the apple is selling it to you.

One PacificCoast Bank is part of an effort to increase the assets of rural communities, and to generate wealth that results in long-lasting economic stability.

The value of rural communities to our urban areas is easily traced. Curiously, the positive impact of rural communities on other rural communities is often overlooked.

One PacificCoast Bank recognizes the important role rural communities play in providing jobs and wealth generating opportunities to the individuals, families and businesses living and working in these areas.

We recognize that when you buy locally or regionally grown produce, for example, you not only get better quality, you support the farmer, business, family that produced it. Your purchases directly supports their livelihood, and, as a result, a more sustainable future for the community.

It is the prospect of this type of economic synergy within the community that drove our bank to identify and implement a sector component to our business model.

These sectors include: 1) food & agriculture 2) renewable energy 3) green building.



The first two sectors are fundamentally tied to rural community development, as rural communities have the natural resources, climate, and open space required to grow a wide variety of food produce and to support renewable energy projects.

By lending to qualified, innovative businesses in these sectors, we are not only encouraging farmland preservation and environmental protection, we are providing necessary funding to support and grow these businesses, and through them, our communities.

As we all know, the built environment also has tremendous impact on our natural environment, resources, and human health. Building sustainably and implementing more energy efficient alternatives to an existing building can significantly reduce our nation's carbon footprint.

Green Building principals also directly support our mission of serving low and moderate income communities. When we evaluate a multi-family real estate project, for example, reuse and sustainability are key factors considered in the financing of the project.

One PacificCoast Bank is part of an effort to increase the assets of rural communities and generate wealth and long-lasting economic stability for community residents. We understand that everything and everyone are connected, and that our actions have real and lasting impacts. From the produce we buy to the companies we extend credit to, we each play a role in creating a more sustainable future. We call this beneficial banking.

Welcome to beneficial banking™



“Beneficial banking means paying it forward. All businesses share the responsibility to shape our future.”

Roger Fleck, Founder & President, **Moose Boats, Inc.**

A Moose M2-37 cruises the Port of Oakland. Moose Boats of Petaluma, CA builds unique and functional boats for commercial, law enforcement, emergency response, and government. Learn more >> www.opcb.com.

OPCB Events of NOTE:

October 1

Lighthouse Charter School
10th Annual Gala, Oakland
www.lighthousecharter.org

October 4

Go Green Festival, Portland
www.gogreenconference.net

October 12-14

Slow Money 3rd National Gathering, San Francisco
www.slowmoney.org/national-gathering

October 19

Startup Oakland
<http://startup-oakland.eventbrite.com>

October 18-19

Future Energy Conference, Portland
www.futureenergyconference.com

October 23-25

Harvesting Clean Energy, Boise
<http://harvestcleanenergy.org>

November 12-13

Green Festival, San Francisco
www.greenfestivals.org

Congratulations!

Isabella Kenfield won the iPad2 giveaway for completing our August 2011 customer survey.

A big OPCB thank you to all those who participated. Your feedback is helping us deliver on our vision of beneficial banking and improve our service to you!



Want to comment on this newsletter?
Please contact:
Cara Wick, Director of Marketing
510.550.8431 cwick@opcb.com

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