

Does your bank work for *your* community?

A close-up portrait of a middle-aged Black man with short, graying hair and a goatee. He is wearing glasses, a white collared shirt, a dark sweater, and a dark suit jacket. He is smiling slightly and looking towards the camera. The background is a plain, light-colored wall.

**Mine
does.**

I bank at OneCal.
My organization, VOABA,
banks at OneCal.

It feels right
to put money in a bank
that puts money
back into the community.



When OneCalifornia Bank opened its new headquarters in September 2007, **our mission** was clear: help **improve economic opportunity** in Oakland and the greater San Francisco Bay Area. Our Foundation, OneCalifornia Foundation, supports the Bank in its mission.

Every day we're asked: "What is a **Community Development Bank**? What does OneCal Bank do that other banks don't?"

▶ We offer open access to commercial banking services for small businesses, professional firms, social service organizations and nonprofits in underserved communities. This helps build the foundation for neighborhood stabilization and growth. Our consumer focus is on providing fair and transparent banking services to the employees of the businesses and organizations who bank with us. We collaborate with the efforts of community-based organizations. We deliver our services in the old-school way of relationship banking. We devote the time required to focus on people's needs and on how our banking solutions can make a difference. Every day we ask people what they need and how OneCal can help.



Pictured above:
OneCal Bank Headquarters
Ribbon-cutting, September 2007,
1438 Webster, Oakland CA

On the cover:
OneCal Bank is proud
to work for John Bailey,
President & CEO of
Volunteers of America Bay Area.
John is pictured during a
site visit to VOABA's West House,
a residential community-based
reentry program in Oakland.

**BANKING ON
ONE SUCCESS
AT A TIME™**

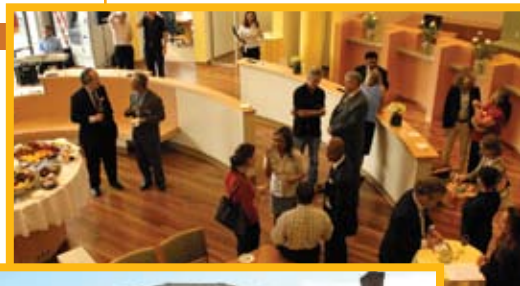


Each and every effort matters when it comes to strengthening community. We put the message **Banking on One Success at a Time** into everything we do. Here are a few of the successes the Bank and Foundation working together toward OneCal's mission have realized at the halfway mark of year one:

- ▶ OneCal helped an Oakland restaurant with financing for a remodel, thus preserving a local icon.
- ▶ OneCal helped one of the largest minority-owned Fast Food Franchisees in the East Bay to restructure his "financial house" by working with his franchisor. Now he is in better financial shape and will be able to open two new units in a highly sought-after site.
- ▶ OneCal helped a minority-owned business expand her franchise operations at the Oakland Airport.
- ▶ OneCal is helping several nonprofit organizations, assisting them with property acquisitions, major refinancing, upgrading and making their administrative operations more efficient through use of the Bank's cash management services.
- ▶ OneCal helped a minority physician open her new practice in the East Bay.
- ▶ OneCal is helping neighborhood religious organizations with remodels.
- ▶ OneCal is working with neighborhood associations, including local and national philanthropic organizations, to bring banking services and matched savings programs into key neighborhoods for people who have never banked or are underserved by other financial institutions.
- ▶ OneCal is taking a leadership role on a nationally-recognized home foreclosure prevention project. We are working with key community service organizations and other banks.
- ▶ OneCal helps on "green" deals. We provided the financing for a minority developer to install one of Oakland's largest commercial solar panel systems.

Do you believe that **fair and innovative banking services** can contribute profoundly to wealth creation, community health and autonomy? We do. We incorporate the latest technology, creative problem-solving and a person-to-person approach for helping people realize their financial goals and community values.

- ▶ OneCal is working with community-based organizations, housing authorities and affordable-housing developers in delivering our full array of depository services.
- ▶ OneCal is innovating with large foundations and small businesses in the use of their deposits and has provided a means to remotely capture cash and check deposits.
- ▶ OneCal rolled out employee banking packages for businesses and nonprofit organizations.



OneCalifornia Foundation and OneCalifornia Bank working in tandem through our Community Connects program is one way we bring individuals, nonprofit organizations and businesses together for events, community service, business opportunities and conversations about community. Here are a few ways **OneCal Community Connects...**

- ▶ OneCal brought Geoffrey Canada, President and CEO of the Harlem Children's Zone, to Oakland for a Community Connects Leadership Lunch and Reception with civic leaders, nonprofit organization directors and business owners.
- ▶ OneCal rocketed with 74 inner-city 5th graders on a Community Connects Youth Opportunity field trip to Chabot Space & Science Center. OneCal plans to continue working with inner-city schools, Chabot, East Bay College Fund and local businesses to inspire children toward higher-education and careers.
- ▶ OneCal hosted a Community Connects reception and exhibition of sculpture to help House of Stone raise money to benefit Zimbabwean AIDS orphans and spark dialogue about community development.
- ▶ OneCal connected with Rebuilding Together Oakland to help rehabilitate the East Oakland homes of seniors and disabled persons so that they can live in safety, comfort and independence.
- ▶ OneCal helps develop, promote and honor local, sustainable businesses through Oakland Unwrapped and the Indie Awards.
- ▶ OneCal is helping to promote the concept of B Corporations.™ B Corporations are a new type of corporation that are purpose-driven and create benefit for all stake holders, including our community, not just shareholders.

Pictured Above Top:

OneCal Bank opening reception
September 2007.

Above:

OneCal helps
Rebuilding Together Oakland
with rehabilitation
of a home in East Oakland.

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Bank Hours
Monday - Thursday
9 am - 4 pm
Friday
9am - 5pm

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www.OneCalFoundation.org

Join in.

OneCal has just begun. This is why we need you!

Your deposits, use of our banking services and participation in our mission-related activities will help us help others in the community develop a stronger community.

Join in Community Development Banking. Bank on your values. Bank with OneCalifornia.

Speaking of community development banking...

“ Jeff Cheung

OneCal Bank President & CEO This is a return to old-fashioned banking. It's banking on community values.

We are not the typical community bank.

That kind of bank comes out of the gate fast, looks at a second round of capital and then gets acquired.

We are here to stay, and we are community-development focused.

One of the most effective means of bolstering economic growth in local communities, especially those with low- and moderate-income neighborhoods, is through the small-business market. We assist community service organizations, medical clinics, social service centers, day care centers. We hope to bank all of the employees of the small businesses and nonprofits we serve. Financial literacy is a big component of what we are doing.

Most banks think lending between \$100,000 and \$1 million to businesses is too small for them. We have heavily invested in our cash management services because I have observed that businesses of this size and nonprofits, in particular, have a hard time getting a bank to handle their cash management needs.

Pictured: Jeff Cheung (left) with Alex Zwissler, Executive Director & CEO, Chabot Space & Science Center



“ Tom Steyer & Kat Taylor

OneCalifornia Founders

We don't have investors. We put the equity and start-up costs of this bank into a Foundation so we made sure we could never profit from it. But we will run it as a competitive, disciplined private-sector institution, one with a mission.

Pictured: Kat Taylor (back row third from right) with students from Oakland's Lighthouse School on a OneCal-sponsored field trip to Chabot Space & Science Center



“ Governor Arnold Schwarzenegger

By working together we can keep Californians in their homes without hurting the American taxpayer. I encourage community foundations all over the state to follow this fantastic example from the OneCalifornia Foundation in Oakland and join our efforts.

See video of announcement: <http://gov.ca.gov/index.php?/press-release/8253/>

Pictured: Oakland Mayor Ron Dellums, Governor Arnold Schwarzenegger, and OneCal Foundation Executive Director Salvador Menjivar

