



**FIVE  
STAR  
BANK**

# COMMUNITY IMPACT REPORT 2020

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Every word, every action and every good deed you read in this report will forever be a tribute to our founders, shareholders, employees and customers.

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# ABOUT US



# CEO MESSAGE

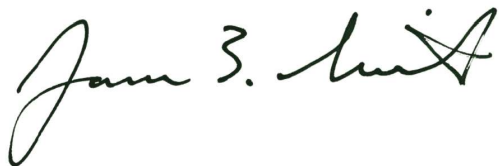
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At Five Star Bank, we seize opportunities, embrace challenges and value the intrinsic reward of serving others. Upon reading this Community Impact Report, it is my hope you fully understand Five Star Bank's extensive commitment to our community's most vulnerable, underserved and underrepresented.

In 2020, we all faced the challenges presented by COVID-19. In response, we quickly embraced opportunities to help our customers and community partners through the administration of the CARES Act Paycheck Protection Program (PPP) and City of Sacramento program. You will read about those programs, and more, in this report. We are grateful to have been a source of strength for our customers and advocates for our community, our region's nonprofits and each other. We will get to the other side of recent challenges, and even though they appeared difficult at first, we will finish the Five Star Bank way – by standing upon the sturdy foundation of what we have built together so that we may encourage, support and strengthen those who need us most.

As a community business bank, we believe in action over words and recognize it is the effort of our entire team that allows us to donate, volunteer, engage and lead. On a continual basis, we work through enhancements to our community outreach efforts. We always will. I am proud of what we accomplished in 2020 and look ahead with a great sense of hope for the health and success of our employees, shareholders, customers and community partners so that we may continue to fulfill our purpose as stewards of the communities we serve.

Best regards,



**JAMES BECKWITH**

President & Chief Executive Officer





# WHO WE ARE

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Five Star Bank was founded in 1999 by a group of local entrepreneurs who wanted to create banking services inspired by partnership and defined by shared vision and goals.

Today, Five Star Bank is guided by purpose-driven banking, community stewardship, regional and industry expertise, a speed to serve and a commitment to economic development.



**\$2.0** TOTAL ASSETS (IN BILLIONS)



**9** LOCATIONS



**144** EMPLOYEES



**\$287+** DONATIONS (IN THOUSANDS)

*All numbers are as of 12/31/2020*

## AWARDS

Sacramento Business Journal's  
**Best Places to Work**

Sacramento Business Journal's  
**Fastest Growing Companies (#18)**

Sacramento Metro Chamber's  
**Businessman of the Year**

Sacramento Business Journal's  
**Most Admired CEO**

Sacramento Business Journal's  
**Women Who Mean Business**

Sacramento Business Journal's  
**40 Under 40**

Commercial Real Estate Women (CREW)  
**Nancy Hotchkiss Woman of Impact Award**

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## RATINGS

S&P Global:  
39th out of 4,391 community banks in the nation

IDC:  
Superior

The Findley Report:  
Super Premier Performer

Preferred SBA Lender:  
Ranked #14 in the nation for SBA loan production  
as of SBA fiscal year end 9/30/2020



# 2020 BOARD ENGAGEMENT

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**JAMES  
BECKWITH**

President & CEO

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Private Sector  
Director, Greater  
Sacramento  
Economic Council;  
Board member,  
Chair Elect of  
Western Bankers  
Association;  
Member,  
Sacramento State  
University College of  
Business Advisory  
Council; Board  
member of Crocker  
Art Museum



**MIKE  
LEE**

SVP, Chief Regulatory  
Officer

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Board member,  
Sacramento Regional  
Conservation  
Corp; Board  
member, Sacramento  
Asian Pacific  
Chamber of  
Commerce



**LYDIA  
RAMIREZ**

SVP, Director of  
Operations

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Board Chair Elect,  
Sacramento Hispanic  
Chamber of  
Commerce; Board  
member, Sacramento  
Hispanic Chamber  
Foundation; Safety  
Officer, North  
Natomas Little  
League



**MICHAEL  
RIZZO**

SVP, Chief Banking  
Officer

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Co-Board Chair,  
Los Rios Community  
College District  
Citizens' Bond  
Oversight Committee;  
Board Chair,  
American River  
Parkway Foundation



**SHELLEY  
WETTON**

SVP, Chief Marketing  
Officer

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Board of Trustees  
member, Leukemia &  
Lymphoma Society;  
Board member,  
3Strands Global  
Foundation



# 2020 BOARD ENGAGEMENT

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**JON  
BLACKSTAD**

Regional  
President/South  
Valley Region

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Board member, Boy  
Scouts of America  
Golden Empire  
Council; Board  
member,  
Alternatives  
Pregnancy Center;  
Chair, Heart of  
Sacramento for the  
American Heart



**BILL  
SPEER**

Regional President,  
North Valley  
President

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Board member,  
Luis Miramontes  
Memorial  
Foundation



**GEORGE  
COOK**

SVP, Business  
Development  
Officer

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Board member, Soil  
Born Farms



**JEN  
MATULICH**

SVP, Business  
Development  
Officer

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Director of  
Membership, ACRE  
Sacramento; Board  
member, CREW  
Sacramento; Board  
Director, SRBX



**MANNY  
PHAGURA**

SVP, Business  
Development  
Officer

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Board member,  
Yuba City Kiwanis  
Club



**JASON  
SASLOW**

SVP, Business  
Development  
Officer &  
Private Client Manager

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Board member,  
Sacramento Metro  
Chamber of  
Commerce



**DAN  
SOZZI**

SVP, Business  
Development  
Officer

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Board member,  
The California  
Waterfowl  
Association



**ANTHONY  
GARCIA**

VP, Merchant  
Services

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Board member,  
Sacramento  
Entrepreneurship  
Academy



**JOEL  
MANNION**

VP, Data Reporting  
Manager

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Board member,  
Alternatives  
Pregnancy Center



**CHRIS  
BOESSENECKER**

AVP/ Branch  
Manager

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Board member,  
Wellspring Women's  
Center



**RYAN  
CHAN**

AVP, SBA Production  
Supervisor

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Board member,  
Sacramento State  
University's Alumni  
Association



**VALARIE  
FENTON**

AVP, Relationship  
Manager

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Board member,  
The Trade School at  
Shasta Builders'  
Exchange



It is our shared responsibility to build a strong foundation of understanding, acceptance and equity. We remain focused on the economic development of our region and on serving minority-owned businesses and organizations dedicated to the success of vulnerable populations.

**144**



EMPLOYEES

**3.7**



AVERAGE EMPLOYEE TENURE (YEARS)

**36**



EMPLOYEES HIRED IN 2020

**93.1%**



EMPLOYEE RETENTION RATE

**13**



NEW HIRES REFERRED BY CURRENT EMPLOYEES

**25**



EMPLOYEES PROMOTED IN 2020

**59%**



TOTAL FEMALE WORKFORCE

**41%**



TOTAL MINORITY WORKFORCE

# DIVERSITY & INCLUSION

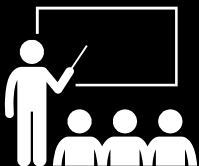


**43%**

**EMPLOYEES WORKING REMOTELY  
SINCE MARCH 2020**



**REGULAR COMMUNICATIONS**



**COVID-19 TRAINING**



**PPE PROVIDED TO 100% OF  
EMPLOYEES**

# COVID-19 RESPONSE

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The health and safety of our employees, customers and communities is our first priority. At the onset of COVID-19, we established operational changes to ensure all essential services continued to be met without interruption and within a safe environment.

- **SAFETY GUIDELINES:** Five Star Bank adopted rigorous cleaning protocols, reduced capacity and required mandatory mask wearing in all branches in accordance with guidelines set by local government officials.
- **ONGOING COMMUNICATIONS & TRAINING:** We have conducted monthly manager meetings, quarterly company-wide Zoom meetings and extensive training on safety protocols. We also have extensive communications from our CEO.
- **REMOTE WORKING:** We are committed to safe working environments and have technology allowing 43% of our employees to work remotely.



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# HELPING OUR COMMUNITIES **SURVIVE**

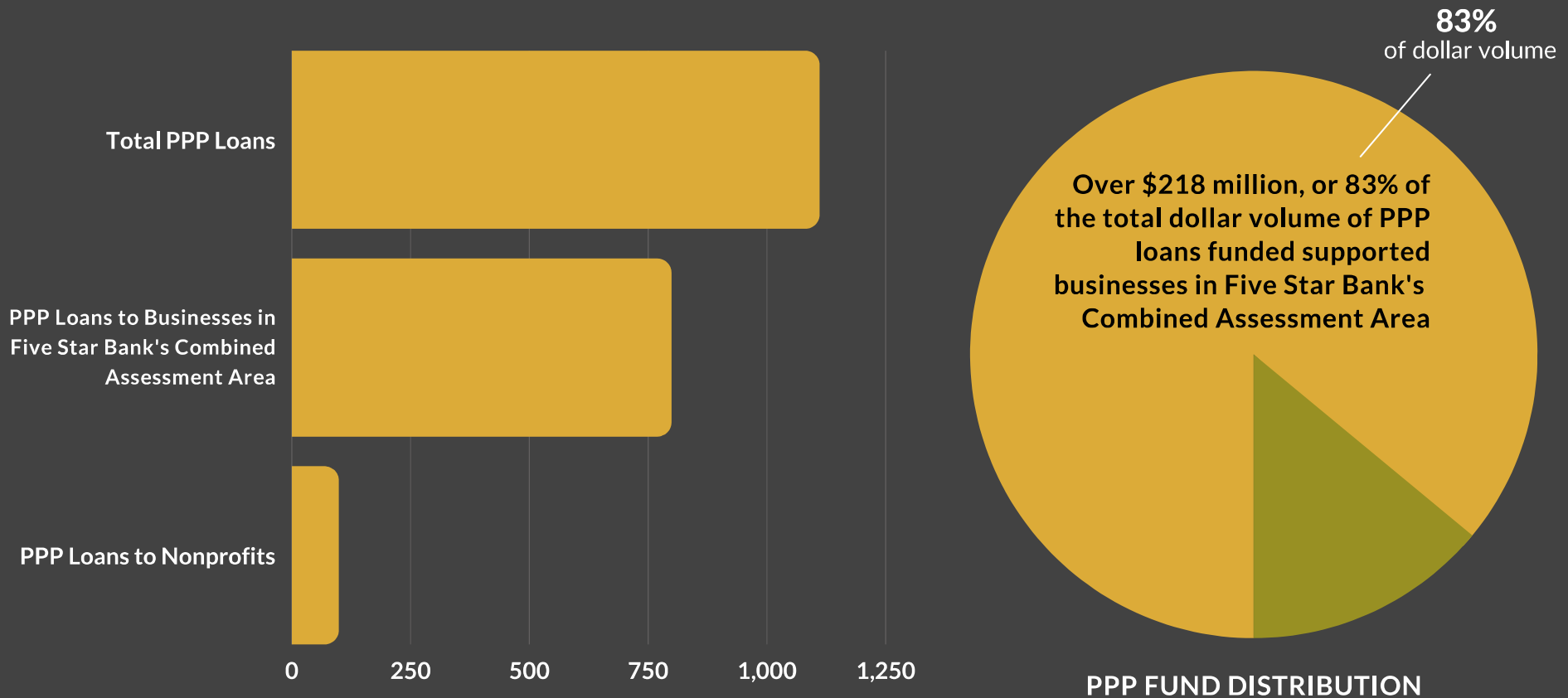
CARES ACT PAYCHECK PROTECTION PROGRAM (PPP)  
CITY OF SACRAMENTO MICRO-LOAN PROGRAM  
COMMUNITY REINVESTMENT ACT (CRA)

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# CARES ACT: PAYCHECK PROTECTION PROGRAM (PPP)

The Small Business Administration's CARES Act Paycheck Protection Program (PPP) was Five Star Bank's defining project of 2020. Our employees worked tirelessly to help our community endure the COVID-19 crisis. PPP loans helped businesses in low to moderate income areas as well as local nonprofits.

**In total, Five Star Bank funded 1,124 PPP loans totaling \$264,782,000.**







"Saint John's Program for Real Change is grateful for Five Star Bank's responsiveness, service and partnership through the PPP process."  
-Julie Hiroto, CEO, Saint John's Program for Real Change



"The Five Star Bank team went above and beyond for their customers during an incredibly stressful time. They managed us through the PPP process with professionalism and outstanding customer service."  
-Margaret Strong, President, Afneol



"We were thrilled to let our employees know that their jobs were secure during this pandemic."  
-Jay Selby, President, Selby Soil Erosion Control



"It is during these current tough times that I've learned who really has our back...Five Star has ours!"  
-Katie Brown, Co-Owner, Rytina Fine Cleaners



"Five Star Bank went above and beyond to assist Stand Up Placer in understanding, applying for and receiving a PPP loan."  
-Jenny Davidson, CEO & Executive Director, Stand Up Placer



"We appreciate Five Star Bank's attention to detail while helping us with the PPP process!"  
-Preet Kuar, CEO, Pacific Staffing



"The PPP process Five Star Bank guided us through exemplified values that we hold very dear: Professionalism, Promptness and Pride."  
-Ruzwa Cooper, President, Cooper Oates Air Conditioning



"We sincerely appreciate Five Star Bank's professionalism and genuine interest in assisting our small business with the PPP loan process!"  
-Brenda McClure, Practice Administrator, Women's Health Care Associates of Redding



"The Crocker Art Museum is indebted to the folks at Five Star Bank for their amazing service in helping us receive a CARES SBA loan."  
-Lial Jones, Mort & Marcy Friedman Director and CEO, Crocker Art Museum



"Five Star Bank helped us when others didn't."  
-Bob Lent, Owner, Elk Grove Milling - Stable Mix



"Five Star Bank made the PPP process simple and straight-forward through direct-dial access to our banker."  
-Rachel Zillner, Co-Founder, Clutch Contracts



"Five Star Bank made what could have been a stressful event much easier to navigate."  
-Brian and Susan Bennett, Owners, Bennett's Kitchen Bar Market







# PPP IMPACT MOMENT

General Produce is a third generation, locally owned and operated fresh produce company.

"Five Star Bank came highly recommended by one of our board members. We called their CEO, James Beckwith, directly and began a conversation that ultimately led to us switching over. The biggest difference with working with Five Star Bank has been dealing directly with the decision makers. When the Paycheck Protection program became available, we asked Five Star Bank if they could help us. They said 'yes' and they did. We were just astounded because we were not used to that kind of speed with something that was so critically important to us."

**Thomas Chan, Owner, General Produce**

"They make you feel like you're the most important customer in the world to them."

**Dan Chan, Owner, General Produce**



# CITY OF SACRAMENTO LOANS

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In 2020, we seized new opportunities such as the City of Sacramento's loan and grant processing project associated with the CARES Act which pushed dollars to microbusinesses who needed it most. Our team processed over 1,500 disbursements totaling almost \$11 million. We are, always, moving forward.

**1,509** BUSINESSES IMPACTED

**\$10.8**  
MILLION FUNDS DISBURSED

**1,300** HOURS DONATED TO THE PROJECT  
BY FIVE STAR BANK EMPLOYEES



**"My experience with Five Star Bank during the city's grant process was great. I am very grateful for Five Star Bank because they made the process super easy and they were always there to help. They turned a horrible situation into something good for the artists who were going through a very rough time. It was easy, quick and Five Star Bank was always there to answer any questions."**

**Carlos M. Kandia**

Executive Producer, Golden Media Productions

# COMMUNITY REINVESTMENT ACT (CRA)

The Community Reinvestment Act encourages financial institutions to help meet the credit needs of the communities in which they operate, including low and moderate-income neighborhoods.

**Five Star Bank is committed to our CRA efforts and met or exceeded nearly all of our 2020 goals!**



Donations to Nonprofits

**\$287,050**



Mortgages to moderate-income borrowers, Municipal Bonds and Venture Funds that support startups

**\$7,815,287**



Time Invested Through Board Involvement and Volunteerism

**2,513 hours**



# Del Paso Del Nuevo Development

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This affordable housing development is in a federally designated economically distressed opportunity zone and a low-income census tract where the median annual income is \$38,000 and 45% of residents are renters. Del Paso Nuevo seeks to change those demographics, turning renters into homeowners. The project ran into several funding obstacles until Five Star Bank loaned the developer funds from its FIVE PILLAR PROGRAM. This program enables Cities, Counties and Districts to direct funds to local community banks for the purpose of reinvesting that money into the local economy.

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A food desert is a community with limited access to affordable and nutritious food, in contrast to a food oasis with higher access to full-service supermarkets or farmer's markets. The lack of access to nutritious food is a social determinant of community health. The Del Paso Heights community is located in a federally designated economically distressed opportunity zone where 44% of residents live below the poverty line. Five Star Bank is proud to have provided the capital to develop two, full-service supermarkets in Del Paso Heights. This funding offers community residents easy access to more nutritious food options.



## Addressing Food Deserts

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Mercy Foundation North is located in an area impacted by several wildfires in the last few years: the Carr Fire, the Camp Fire and the August Complex Fire. Mercy provided resources to support displaced community members during the fire. They continue to see many patients who have significant respiratory challenges resulting from wildfire smoke. **Five Star Bank donated \$10,000 to Mercy Foundation North** to support their food bank and provide additional resources for the respiratory patients. In addition, Five Star facilitated a \$10,000 matching grant from the Federal Home Loan Bank San Francisco Wildfire Fund for the great work of Mercy Foundation North.

## NONPROFIT IMPACT MOMENT: MERCY FOUNDATION NORTH

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# HELPING OUR COMMUNITIES **THRIVE**

COMMITMENT TO NONPROFITS,  
EDUCATION & CHAMBERS OF COMMERCE

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# 2020 NONPROFIT DONATION RECIPIENTS

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- Advocates for Families and Children
- 3Strands Global Foundation
- 4Honor
- Alliance For Compassion And Educational Development
- Alternatives Pregnancy Center
- American Leadership Forum Mt Valley
- American River Parkway Foundation
- American Trails
- Annrak Charitable Foundation
- Association of Commercial Real Estate (ACRE)
- Battlefields 2 Ballfields
- Boys & Girls Clubs of Greater Sacramento
- Boys & Girls Clubs of the North Valley
- Breathe California Sacramento Region
- Cal Partnership to End Domestic Violence
- California Mobility Center
- California Waterfowl Association
- Californians for Patient Care
- Camellia Waldorf School
- Campus Life Connection
- Capital Public Radio
- Catalyst Domestic Violence Services
- City Year Sacramento
- Coalition for Compassionate Care of CA
- Coalition for Health Care
- Commercial Real Estate Women (CREW)
- Community Foundation of the North State
- Compassion Planet
- Cristo Rey High School Sacramento
- Crocker Art Museum
- Elk Grove FFA Booster Club
- Elk Grove Food Bank Services
- Fairytale Town
- Fellowship of Christian Athletes
- First Tee Greater Sacramento
- FourthWave
- Franklin 4H Club
- Girls Inc. of Northern Sacramento Valley
- Golden Empire Council
- Habitat for Humanity Sacramento Chapter
- Healthy Community Forum Greater Sacramento Region
- Jenna and Patrick Foundation of Hope
- Jordan's Guardian Angels
- Junior Achievement Sacramento Chapter
- Kiwanis Club of Shasta Dam
- Lighthouse Counseling & Family Resource Center
- Living In Familiar Environment
- Make-A-Wish NE California & N Nevada
- National Association of Women Business Owners (NAWBO) Sacramento Chapter
- Next Generation Training
- Pacific Justice Institute
- Placer Community Foundation
- Power Inn Alliance Center
- Powerhouse Science Center
- Providence International Enterprises
- Rebuilding Together Sacramento
- Sacramento Children's Museum
- Sacramento County Farm Bureau
- Sacramento Entrepreneurship Academy
- Sacramento Food Bank & Family Services
- Sacramento Philharmonic
- Sacramento Regional Conservation Corps
- Saint John's Program for Real Change
- Sheldon 4H
- Sierra College Foundation
- Soil Born Farms Urban Agriculture
- St Michael's Episcopal Day School
- Stand Up Placer
- Startup Redding
- Take a Shot at Parkinson's Foundation
- The Target Excellence Program
- United Way
- Women's Empowerment





# 2020 DONATIONS IN RESPONSE TO COVID-19

Over **\$50,000** was donated to local nonprofits to help them endure COVID-19.

- 3Strands Global Foundation
- Advocates for Families and Children
- Alliance For Compassion And Educational Development
- Alternatives Pregnancy Center
- American Leadership Forum Mt Valley
- American River Parkway Foundation
- American Trails
- Boys & Girls Clubs of Greater Sacramento
- Boys and Girls Clubs of the North Valley
- Breathe California Sacramento Region
- Cal Partnership to End Domestic Violence
- California Mobility Center
- Californians for Patient Care
- Camellia Waldorf School
- Campus Life Connection
- Capital Public Radio
- Coalition for Compassionate Care of CA
- Coalition for Health Care
- Compassion Planet
- Cristo Rey High School Sacramento
- Crocker Art Museum
- Elk Grove FFA Booster Club
- Elk Grove Food Bank Services
- Fairytale Town
- Franklin 4H Club
- Girls Inc. of Northern Sacramento Valley
- Golden Empire Council
- Healthy Community Forum Greater Sac Reg
- Jenna and Patrick Foundation of Hope
- Lighthouse Counseling
- Living In Familiar Environment
- Make-A-Wish NE California & N Nevada
- Next Generation Training
- Powerhouse Science Center
- Providence International Enterprises
- Sacramento Children's Museum
- Sacramento County Farm Bureau
- Sacramento Entrepreneurship Academy
- Sacramento Food Bank & Family Services
- Sacramento Philharmonic
- Sacramento Regional Conservation Corps
- Saint John's Program for Real Change
- Sheldon 4H
- Soil Born Farms Urban Agriculture
- St Michael's Episcopal Day School
- Stand Up Placer
- Take a Shot at Parkinson's Foundation
- The Target Excellence Program

# NONPROFIT IMPACT MOMENT



It costs 3Strands Global Foundation:



\$75 to train one teacher through their PROTECT Prevention Program



\$215 to empower one survivor through their E+E Program



\$350 to educate 100 students through their PROTECT Prevention Program

**3Strands Global Foundation** is a local nonprofit providing advocacy, education and training related to human trafficking while also serving victims.

“As a nonprofit, we are dependent on grants to serve our clients. Because of the unusual and trying times we find ourselves in, many of those grants have been suspended or cancelled, leaving our especially vulnerable population in acute need. Five Star Bank helped us through the PPP process from start to finish, allowing us to reorient our focus to those we serve and making sure they have the basic necessities to survive the shelter-in-place order.”

Ashlie Bryant,  
Co-Founder & CEO, 3Strands Global Foundation





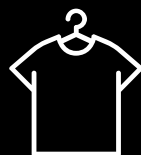
Sacramento Food Bank & Family Services (SFBFS) is the largest nonprofit provider of basic human needs in Sacramento County. They support the poor and working poor as they move toward a path of financial independence and self-sufficiency.

“Being a nonprofit, it is critical that we have a relationship with our financial institution. Our relationship with Five Star Bank has been incredible. It is evident that they care about the community and about our mission and the people we serve. Since COVID-19, SFBFS has had to more than double its output due to demand for food from our community having skyrocketed. The PPP funding we received from Five Star Bank enabled us to pivot as an organization and focus on sustainability well into the future.”

**Blake Young, President & CEO at SFBFS**



104,000  
students  
received  
food  
through  
school  
support



6,881  
people  
received  
clothing  
from the  
300,000  
articles  
donated  
each year



425  
parenting  
workshops  
have been  
offered



# NONPROFIT IMPACT MOMENTS





Accessibility For All



Expanding Mobility



Forward Thinking



Customer Support

"Everything we do is about Sacramento and what we can do to improve the quality of life and mobility here. Five Star Bank is local, which means they understand our community's priorities. Paratransit has always been an agency dedicated to seniors and the disabled. When COVID-19 hit, that did not change, but instead of getting people to the things they needed, we had to update our services to bring the needed items to people. Five Star Bank understood the changes our organization was facing because they serve our community and were driven to help us succeed. Having a partner who is there when we are, is everything."

**Tiffani Fink, Chief Executive Officer of Paratransit**



We funded a City Year Sacramento "Yellow Jacket" for the academic year of 2020 - 2021 at Oak Ridge Elementary School to ensure equitable educational experiences, social-emotional support and mentorship that leads to higher graduation rates for those in need. **Five Star Bank's Sponsorship Impact:**



**1,700 Service Hours**



**5 Attendance Mentees**



**180+ Tutoring Hours**  
(1-on-1 or small group)



**12 Academic Mentees**



**48%** of students tutored by City Year met or exceeded growth targets in English Language Arts



**32%** of students tutored by City Year met or exceeded growth targets in mathematics





# IMPACT IN EDUCATION



**"We are so grateful to Five Star Bank for being long-term supporters and advocates of Corpsmembers and the work of the Sacramento Regional Conservation Corps (SRCC)."**

**Paula Birdsong, Executive Director, SRCC**

**Five Star Bank donated \$10,000 to the SRCC in 2020.**

**TRAINING TOMORROW'S WORKFORCE: RECYCLING SERVICES | ON-THE-JOB TRAINING | COMMUNITY EDUCATION | VEGETATION CLEARING & LITTER ABATEMENT | ROADWAY MAINTENANCE**





# IMPACT IN EDUCATION



616  
Alumni



84% First Generation  
College Students  
from Class of 2019



100% College  
Acceptance for  
Class of 2018 & 2019



1,200 Hours of Work  
Experience by Graduation

Five Star Bank supports the meaningful work of Cristo Rey High School Sacramento which serves students from low to moderate income communities who have little financial and emotional support while also providing our employees with the intrinsic reward of mentoring the next generation of leaders. Through the outstanding support of Cristo Rey High School Sacramento, over 98% of CRHSS students are accepted into colleges and universities.

## Five Star Bank's 2020 Impact:



Over \$71,500  
raised & donated



3 students mentored at Five Star Bank  
through work experience hours

# 2020 UNIVERSITY PARTNERSHIPS



The Sacramento State University Business Honors Program immerses students in an exceptional learning experience through cohort groups and prepares them to become highly qualified managers through a cross-functional and integrated program. When the program was about to be closed due to budget cuts, Five Star Bank stepped-in and sponsored four Business Honors Cohorts from 2017 to 2024.

**"Five Star Bank is an extraordinary supporter of the Business Honors Cohort. The close partnership we enjoy connects our students with businesses and brings new perspective and innovative best practices to our classrooms."**  
Dr. Pingsheng Tong, Faculty Director, Business Honors Program



Five Star Bank underwrites UOP's Leadership Development Program and the Five Star Bank Leadership Fund which provides financial aid support to students. Our employees lead leadership development webinars and have regularly taught as visiting lecturers.

**"Students who engage with Five Star Bank are inspired and motivated. Beyond elevating leadership skills, this partnership is boosting students' confidence in approaching their careers in an unusually difficult economic environment. We are excited to collaborate in the development of future business leaders with Five Star Bank's exceptional team."**

Margaret Roberts, Director, Eberhardt Career Management Center



The Five Star Bank Athletes in Business Group serves student athletes interested in careers in banking or finance and provides opportunities for employees to interact with students and provides insight into transitioning from college to the workforce. The Five Star Bank Leadership Development Program focuses on developing students' leadership skills before they join the workforce.

**"Five Star Bank was one of the first corporate partners to recognize the impact that the Aggie EVO System has. Their generosity, wisdom and partnership are enormous contributors to our ability to help student athletes better know and navigate the world of work."**

Dr. Michael Lorenzen, Executive Director, EVO



**\$10,000 Sponsorship**



**\$13,750 Sponsorship**



**\$12,500 Sponsorship**



# NONPROFIT IMPACT MOMENT



Over 200  
wishes  
granted  
in 2020



\$10,000  
is the  
average  
cost to  
grant a  
wish



Over 300  
volunteers  
dedicated  
to granting  
wishes of  
children  
diagnosed  
with  
critical  
illnesses

"It's always humbling to witness our community rally around our mission and specifically a wish for a local child battling a critical illness. It is because of local partners like Five Star Bank and their incredible, compassionate staff that we are able to continue to grant life-changing wishes to children even during these unprecedented times. Most recently, they came to our aid quickly and went above and beyond to help us get our PPP loan quickly and efficiently. They really take care of their customers!"

**Jennifer Stolo, President & CEO, Make-A-Wish  
Northeastern & Central California and  
Northern Nevada**







# NONPROFIT IMPACT MOMENT



30 miles  
of trails  
and  
bike  
paths



spans  
4,800  
acres



receives  
8 million  
visitors  
every  
year

"During this time of shelter in place, the American River Parkway has seen a significant increase in users. Thanks to the quick response by Five Star Bank, the American River Parkway Foundation received a PPP loan. This has allowed the retention of our employees ensuring visitors will have an enjoyable experience."

**Dianna Poggetto, Executive Director,  
American River Parkway Foundation**



# CHAMBERS OF COMMERCE

## Sacramento Asian Pacific Chamber of Commerce (SACC)

Five Star Bank funds a Program Manager position for the SACC's *Chamber's Connecting Diverse Communities Program* (CDCP) through a donation of \$60,000 per year. This donation funds the salary of a Project Manager who connects minority-owned businesses with funding opportunities to support their business, including but not limited to, government funding, capital resources and business coaching.

Five Star Bank is an active participant in the communities we serve and plays a significant role in local Chambers of Commerce. Five Star Bank supports the following chambers:

- Chico Chamber of Commerce
- Elk Grove Chamber of Commerce
- Folsom Chamber of Commerce
- Orangevale Chamber of Commerce
- Rancho Cordova Chamber of Commerce
- Redding Chamber of Commerce
- Rocklin Chamber of Commerce
- Roseville Chamber of Commerce
- Sacramento Asian Pacific Chamber of Commerce
- Sacramento Black Chamber of Commerce
- Sacramento Hispanic Chamber of Commerce
- Sacramento Metro Chamber of Commerce
- West Sacramento Chamber of Commerce
- Yuba Sutter Chamber of Commerce



Five Star Bank President & CEO, James Beckwith, pictured with SACC President & CEO, Pat Fong Kushida

"The Sacramento Asian Chamber of Commerce is grateful to work with Five Star Bank which advocates for the strength, resilience and vitality of our region's businesses."

Pat Fong Kushida,  
President & CEO, SACC

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**A LOOK FORWARD**

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## ENERGY EFFICIENCY LOAN PROGRAM

Five Star Bank was selected to work with SMUD on a new Energy Efficiency Loan Program to begin in 2021. This project allows for the community to "go green" and bring energy efficient devices into their homes. **Five Star Bank will be responsible for servicing approximately 2,400 Energy Efficiency Loans totaling \$20 million.**



# LOOKING AHEAD: 2021

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In 2021, we will increase our commitment to organizations that advocate for our most vulnerable populations, including impoverished individuals and families and those who are susceptible to domestic violence, drug addiction and human trafficking.

There is more we can do, and will do, to advocate for others. We are creating a microloan program with an educational focus that will provide development courses for start-ups and micro-businesses before they are ready for SBA loans. We are very excited about the opportunities this will afford burgeoning entrepreneurs and business owners from underserved communities.

We are significantly supporting a construction-focused charter high school (opening in the Fall of 2022) and we have sponsored a City Year Sacramento “Yellow Jacket” throughout the academic year of 2020 - 2021 at Oak Ridge Elementary School to ensure equitable educational experiences, social-emotional support and mentorship that leads to higher graduation rates for those in need.

We have also made a multi-year commitment to CollegeTrack, a program designed to close the college completion gap for underserved youth. We are also supporting Project Attain!, a college degree, certificate and diploma program with a low to moderate income focus.

There is more to come.







## 2020 COMMUNITY IMPACT REPORT