



Welcome to OneCalifornia's Community Development Banking

OneCalifornia Bank is a Federal Savings Bank *and* a community development bank.* Community development banks are founded to serve residents and spur economic development in low- to moderate-income (LMI) geographical areas in the United States. We're proud to offer full service banking to California communities and populations underserved by other financial institutions.

How is OneCal similar to and different from other community development banks?

We believe that banking services can contribute profoundly to wealth creation, community health and autonomy.

We believe we can make a difference—one individual, one business, one community at a time.

Please join us in community development banking!

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BANKING ON
ONE SUCCESS
AT A TIME



COMMUNITY
Welcome!

1. We focus on home community.

Community development banks are for-profit, FDIC insured and regulated like any other bank. They are an alternative to large banking chains that through mergers and acquisitions often lose their original connection to the community from which the founding bank sprang. Beginning in Oakland, OneCal Bank also serves the greater San Francisco Bay Area, and has plans to grow throughout California. This first OneCal Bank was founded with the local community in mind, and each future OneCal Bank will be guided by the needs and concerns of its respective home community.

2. We offer needed banking services.

When development banks provide retail banking services, as does OneCal Bank, they usually focus on customers underserved by other financial institutions. Development banks may offer checking and savings accounts, CDs, money market accounts and loan products at competitive prices. They serve economically distressed neighborhoods, low-income populations and other people who lack adequate access to financial services. OneCal offers an array of accounts, from our Fair Start Bank Account designed to help people find ways to disengage from excessive check-cashing fees and predatory payday lending, to a full range of deposit, savings and loan products, money market accounts and CDs at competitive rates. We also offer the OneCalifornia Friends & Supporters Checking Account Package and OneCal Money Market, designed for the high-income depositor to help support community development banking.

3. We have a NextDoor neighbor.

Typically, development banks provide other non-financial services directly or through an affiliate. These services may include money management skill training, affordable housing development, job training, and other community development activities. OneCal's supporting organization is **OneCalifornia NextDoor**, appropriately named because it's right next door to the bank. Conveniently located for serving customers through the **One2 Money School** financial literacy program, OneCal NextDoor engages in educational programs and activities to eliminate discrimination, encourage affordable housing, alleviate economic distress, provide lending support, investments and other services for disadvantaged communities and community service organizations in California. OneCal Bank founders, Tom Steyer and Kat Taylor, provided all the capital for the Bank and for OneCal NextDoor, created by them to help the Bank in its community development mission.

4. We intend to make a measurable difference.

While development banks operate profitably, they generally don't focus entirely on profits. Rather, they maintain a balance between social mission goals and profitability, as well as sustainable business practices. In some cases, the focus on the community development mission is greater than on generating earnings and shareholder return. OneCal maintains a "Dual Bottom Line," meeting our social mission goals while operating in a safe and sound manner to build financial stability. We will measure our success by impact, sustainability and scalability. That measure will determine our expansion into other low-income markets and our overall financial success.

*The terms Community Development Bank (CDB) and Community Development Financial Institution (CDFI) are often used interchangeably.

Member **FDIC**  **EQUAL HOUSING LENDER**