

AGRIBUSINESS

LENDING AND  
FINANCIAL  
SERVICES

*Agribusiness Solutions.*



VALLEY REPUBLIC BANK®

Local. Responsive. Reliable.

5000 California Avenue, Suite 110  
Bakersfield, CA 93309  
valleyrepublicbank.com  
661.371.2000



## WE UNDERSTAND YOUR NEEDS ARE UNIQUE.

The success of your farm, ranch, dairy, vineyard, orchard or other agricultural business is important. Choose a financial partner who will take the time to understand your needs and stand by you, someone local who has a vested interest in the growth and success of your agribusiness.

We want to be your partner.

Please consider this your official invitation to experience banking as it should be.

Our Senior Vice President of Agribusiness, John Etchison, has a family farming background and 30 years of experience in agribusiness lending and banking services. He and his knowledgeable staff are available to assist you.

Please contact us if we may answer any questions or if we can pay you a visit.



Valley Republic Bank was founded in early 2009 by a group of local professionals who believed our community wanted a better banking experience... a relationship with a trusted partner.

In embracing our purpose, vision and values, we become focused to serve you as a team. Our commitment to providing uncommon service creates exceptional value for those we touch.



Stock Symbol  
**(VLLX)**



## BENEFITS OF THE AGRIBUSINESS PROGRAMS AT VALLEY REPUBLIC BANK

Our quality Ag team has many years of local Ag lending experience and stands ready to assist you. We are local, responsible and reliable.

In addition to this personal attention and convenient products and services, you can expect seasoned advice, flexible terms, competitive rates and quick decision making on all loan requests.

*We hope you'll join us.*

### LENDING

#### AGRIBUSINESS LOANS

- ❖ Crop & Livestock Lines of Credit
- ❖ Equipment Financing
- ❖ Ag-related Service Business Lines
- ❖ Equipment Dealers, Ag Chemicals, Brokerage of Farm Commodities

#### REAL ESTATE FINANCING

- ❖ Purchase and Development
- ❖ Refinancing
- ❖ Ag-Equity Line of Credit
- ❖ Cold Storage, Warehouse, and Processing Facilities
- ❖ Ag Related Facility Loans
- ❖ Direct loan origination and service of the competitive Farmer Mac Program

*“Your relationship officer will always be available to help with your individual needs.”*

#### DEPOSIT ACCOUNTS AND OTHER SERVICES

##### **Business Checking Accounts Customized for your Business needs:**

- ❖ Fee free ATM or debit card  
*(excludes foreign exchange fees)*
- ❖ Worldwide ATM and debit card access
- ❖ Higher debit card withdrawal and daily usage limits
- ❖ Overdraft Protection available
- ❖ State-of-the-art Online Banking
- ❖ Bill Pay
- ❖ Online Banking Statements

##### **Savings Account and Interest Bearing or Money Market Accounts Customized for your business**

- ❖ Online Banking
- ❖ Online Statements

##### **Other Accounts**

- ❖ Individual Retirement Accounts
- ❖ Certificates of Deposit

##### **Customer Services**

- ❖ Remote Capture Deposits
- ❖ Cashier's Checks
- ❖ Safe Deposit Box Rental (3x10)
- ❖ Domestic Wire Transfers
- ❖ Notary Services
- ❖ Drive-up Teller at Branches
- ❖ Deposit Pick-Up Service