

## CalCAP Participating Financial Institution Contact List for ALL Programs as of 12.11.25

|   | Participating Financial Institution                  | Contact Name                            | Phone Number        | Website   | <u>Small Business</u> | <u>Collateral Support</u> | <u>ZEHDV</u> | <u>ZEHDI</u> | <u>ZETBIF</u> | <u>ADA</u> | <u>Seismic Safety</u> | List of Counties Served   | Small Business Lending and Other Services   |
|---|--|---|---------------------|---|-----------------------|---------------------------|--------------|--------------|---------------|------------|-----------------------|---|---|
| 1 | 3CORE  | Patty Hess                              | (530) 893-8732 x203 | <a href="https://3coreedc.org/">https://3coreedc.org/</a>             | X                     |                           |              |              |               |            |                       | Butte, Glenn, Tehama  |   |
| 2 | Accessity  | Mar Diteos Rendon                       | (619) 795-7250 x405 | <a href="https://accessity.org/">https://accessity.org/</a>           | X                     |                           |              |              |               |            |                       | Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego |   |
| 3 | Accion Opportunity Fund Community Development        | Main                                    | (866) 299-8173      | <a href="https://aofund.org/">https://aofund.org/</a>                 | X                     |                           |              |              |               |            |                       | All   |   |
| 4 | AmPac Tri-State CDC, Inc. dba AmPac Business Capital | Ahmed Zwin Hunter Bell James Martin III | (909) 915-1706      | <a href="https://ampac.com/">https://ampac.com/</a>                   | X                     |                           |              |              |               |            |                       | All   |   |
| 5 | Bank of the Orient                                   | Inger Li                                | (415) 338-0602      | <a href="https://www.bankorient.com/">https://www.bankorient.com/</a> | X                     | X                         |              |              |               |            |                       |   |   |
| 6 | Black Cooperative Investment Fund                    | Regina Jones                            | (310) 904-6336 x700 | <a href="http://www.bcfund.org">www.bcfund.org</a>                    | X                     | X                         |              |              |               |            |                       |   |   |
| 7 | Calfund, LLC   | Haroon Saghian                          | (213) 747-4949      | <a href="https://www.calfundllc.com/">https://www.calfundllc.com/</a> | X                     | X                         |              |              |               |            |                       |   |   |
| 8 | California Capital FDC                               | Robert Gonzales                         | (805) 450-5736      | <a href="https://cacapital.org/">https://cacapital.org/</a>           | X                     | X                         |              |              |               |            |                       | Sacramento, Yolo, Nevada, Placer and El Dorado                      | State Loan Guarantee Program, California Loan Match Program, Business Counseling and Small Business Workshops |

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| 9  | California International Bank          | Thanh Pham      | (714) 619-7227 | <a href="https://www.calibankna.com">https://www.calibankna.com</a>       |                | X                  | X     |       |        |     |                |                         | All   | Make SBA 504 loans, (3rd party and bridge); SBA 7a loans; CalCAP cash collateral loans; conventional CRE loans to owner occupants; business lines of credit; business equipment loans; business debt consolidation loans. Offer various deposit accounts and services              |
| 10 | Celtic Bank Corporation                | Daniel Godfrey  | (801) 320-6564 | <a href="https://www.celticbank.com/">https://www.celticbank.com/</a>     |                | X                  |       |       |        |     |                |                         | All   |  |
| 11 | Civic Community Partners, Inc.         | Michael Lengyel | (619) 533-7158 | <a href="https://civiccommunities.com/">https://civiccommunities.com/</a> | X              | X                  |       |       |        |     |                |                         | San Diego   | Civic Community Partners' Building Business Success program provides loans and capacity building training and technical assistance targeted to businesses located in low-income communities in San Diego County or that are minority owned businesses or disadvantaged businesses. |
| 12 | Community West Bank                    | Erin Carter     | (559) 323-3472 | <a href="http://www.communitywestbank.com">www.communitywestbank.com</a>  | X              | X                  |       |       |        |     |                |                         | Fresno, Madera, Merced, San Joaquin, Sacramento, Stanislaus, Tulare, Kern, Ventura, San Luis Obispo, Kings, Santa Barbara, Placer | Offers SBA 7a and SBA 504 loans (3rd party and bridge) and State Guarantee Program loans. Conventional CRE, Business Lines of Credit, Equipment Financing, and a full array of deposit accounts and treasury management services.  |
| 13 | Contrast Finance, Inc.                 | Phil Wellington | (916) 580-4007 | <a href="https://contrastus.com">https://contrastus.com</a>               | X              | X                  |       |       |        |     |                |                         |   |  |
| 14 | Crossroads Equipment Lease and Finance | Missy Gomez     | (909) 477-0179 | <a href="https://www.crlease.com/">https://www.crlease.com/</a>           |                |                    | X     | X     | X      |     |                |                         | All   | Engage in the business of leasing and financing of commercial medium and heavy-duty trucks and tractors  |

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| 15 | DreamSpring                           | Toni Johnson   | (800) 508-7624      | <a href="https://www.dreamspring.org/">https://www.dreamspring.org/</a>             | X              |                    |       |       |        |     |                |  |   |
| 16 | Economic Development & Financing Corp | Robert Gernert | (707) 234-5705      | <a href="https://www.edfc.org/">https://www.edfc.org/</a>                           | X              | X                  |       |       |        |     |                | Lake, Mendocino  |   |
| 17 | Economic Development Collaborative    | Vicki Meraz    | (805) 409-9497      | <a href="https://edcollaborative.com/">https://edcollaborative.com/</a>             | X              | X                  |       |       |        |     |                | Santa Barbara, Ventura   |   |
| 18 | First Community Capital, Inc.         | T. Jay Diallo  | (520) 465-0976      | <a href="https://www.fccbi.org/">https://www.fccbi.org/</a>                         | X              |                    |       |       |        |     |                | Los Angeles, Riverside, San Bernardino   |   |
| 19 | First General Bank                    | Tony Chan      | (626) 820-1099 x138 | <a href="https://www.fgbusa.com/">https://www.fgbusa.com/</a>                       |                | X                  |       |       |        |     |                |  |   |
| 20 | First Pacific Bank                    | Carlos Salazar | (657) 348-9657      | <a href="https://www.firstpacbank.com/">https://www.firstpacbank.com/</a>           | X              | X                  |       |       |        |     |                |  |   |
| 21 | Five Star Bank                        | Ryan Chan      | (916) 660-5779      | <a href="https://www.fivestarbank.com/">https://www.fivestarbank.com/</a>           | X              | X                  |       |       |        |     |                | Butte, El Dorado, Placer, Sacramento, Shasta, Sutter, Yolo, San Francisco, Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara, Solano & Sonoma |   |
| 22 | Fresno CDFI                           | Yeng Her       | (559) 552-4318      | <a href="https://www.accesspluscapital.com/">https://www.accesspluscapital.com/</a> | X              | X                  |       |       |        |     |                |  |   |
| 23 | Gain Federal Credit Union             | Ed Plata       | (818) 846-1710 x328 | <a href="https://gainfcu.com/">https://gainfcu.com/</a>                             |                | X                  |       |       |        |     |                |  |   |

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| 24 | Genesis LA Economic Growth Corp     | Thomas De Simone | (213) 533-8900      | <a href="http://genesisla.org/">http://genesisla.org/</a>   |                       | X                         |              |              |               |            |                       | Los Angeles             |  |
| 25 | Global Finance CDFI, LLC            | Steve Zuck       | (714) 421-5485      | <a href="https://globalcdfi.com/">https://globalcdfi.com/</a>                                     |                       | X                         | X            | X            | X             |            |                       | All                     | Global Finance CDFI's mission is to empower underserved communities in California by providing responsible and accessible financial products and services to small businesses that promote sustainable community development. Global Finance CDFI is also a participating lender for IBank's Small Business Loan Guarantee Program (SBLGP) and provides loans from \$50,000 to \$6.25 million. |
| 26 | Inclusive Action for the City       | Luis Moran       | (323) 627-7652      | <a href="https://www.inclusiveaction.org/">https://www.inclusiveaction.org/</a>                   | X                     |                           |              |              |               |            |                       | Los Angeles             |  |
| 27 | Innovative Lease Services, Inc.     | Nora Nere        | (800) 438-1470 x104 | <a href="https://www.ilslease.com/equipment-lease/">https://www.ilslease.com/equipment-lease/</a> | X                     | X                         |              |              |               |            |                       | All                     |  |
| 28 | Isuzu Finance of America, Inc       | Jim DeFrank      | (914) 960-6691      | <a href="http://www.isuzufin.com">www.isuzufin.com</a>  |                       |                           | X            | X            | X             |            |                       | All                     | Offer financing and leasing for commercial vechicles   |
| 29 | Lendistry, LLC                      | Kent Monfore     | (562) 475-4103      | <a href="https://lendistry.com/">https://lendistry.com/</a>                                       | X                     | X                         |              |              |               |            |                       | All                     | Lendistry is a minority-led small business lender. We help small businesses grow by offering loans as well as administering government and private grant programs. Lendistry provides loans starting at \$25,000 and up to \$5 million.  |
| 30 | Main Street Capital Group, LLC      | Daniel Abrishami | (424) 777-2439      | Website Unavailable   | X                     | X                         |              |              |               |            |                       |                         |  |

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| 31 | Mega Bank                                    | Joesph Jung          | (626) 382-152  | <a href="https://www.megabankusa.com/">https://www.megabankusa.com/</a>   | X              | X                  |       |       |        |     |                | Primarily Los Angeles, Orange and Inland Empire | SBA 7a and 504   |
| 32 | Murphy Bank                                  | Jose Herrera         | (559) 225-0318 | <a href="https://www.murphybank.com/">https://www.murphybank.com/</a>     | X              |                    |       |       |        |     |                |   |  |
| 33 | Opening Doors                                | Main                 | (916) 492-2591 | <a href="https://openingdoorsinc.org/">https://openingdoorsinc.org/</a>   | X              |                    |       |       |        | X   |                | EI Dorado, Placer, Sacramento, Yolo             |  |
| 34 | PACE Finance Corporation                     | Michelle Lee         | (213) 989-3172 | <a href="http://pacelabdc.org/">http://pacelabdc.org/</a>                 | X              |                    |       |       |        |     |                | Los Angeles, Orange, San Bernardino, Ventura    |  |
| 35 | Pacific Asian Consortium in Employment       | Michelle Lee         | (213) 989-3172 | <a href="https://pacela.org/">https://pacela.org/</a>                     | X              |                    |       |       |        |     |                |   |  |
| 36 | Pacific Premier Bank                         | Gabe Rios            | (949) 705-5601 | <a href="https://www.ppbicom/">https://www.ppbicom/</a>                   | X              | X                  |       |       |        |     |                |   |  |
| 37 | Regions Bank, formerly Ascentium Capital LLC | Stephen Interlicchio | (281) 902-1999 | <a href="https://ascentiumcapital.com/">https://ascentiumcapital.com/</a> |                |                    | X     | X     | X      |     |                | All   | Ascentium Capital is a national commercial equipment finance lender. Ascentium provides equipment term loans, leases, and working capital term loans to small-to-medium-sized businesses. It additionally partners with nearly 4,000 manufacturers, dealers, and distributors to provide financing of essential-use equipment for small-medium-sized business customers through a technology-enabled model |

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| 38 | RSF Social Finance                  | Michael Jones              | (415) 561-6195                   | <a href="https://rsfsocialfinance.org/">https://rsfsocialfinance.org/</a>                                   |                       |                           | X            | X            | X             |            |                       |                         | All  | RSF Social Finance is a mission-driven lender providing senior secured debt loans to values-aligned organizations. We help regenerative enterprises and nonprofits grow by financing work in key impact areas including food & agriculture, climate & energy, education, and community impact. RSF offers loans ranging from \$500,000 to \$5 million, partnering with organizations tackling systemic challenges and advancing positive social and environmental change. |
| 39 | SLIM Capital LLC                    | Shervin Rashti             | (310) 499-2506                   | <a href="http://www.slimcapital.com">www.slimcapital.com</a>  |                       |                           | X            | X            | X             |            |                       |                         | All  |   |
| 40 | The Urban Empowerment Fund          | Oseremi Adekoye            | (917) 406-8580                   | <a href="https://nul.org/program/urban-empowerment-fund">https://nul.org/program/urban-empowerment-fund</a> | X                     | X                         |              |              |               |            |                       |                         |  |   |
| 41 | TMC Community Capital               | Vasana Ly                  | (415) 655-5419                   | <a href="https://www.tmccommunitycapital.org/">https://www.tmccommunitycapital.org/</a>                     | X                     |                           |              |              |               |            |                       |                         | All  |   |
| 42 | United Business Bank                | Blanca Palmer<br>Peter Kim | (949) 486-8769<br>(714) 736-5714 | <a href="https://www.unitedbusinessbank.com/">https://www.unitedbusinessbank.com/</a>                       | X                     | X                         |              |              |               |            |                       |                         | Primarily: Sacramento, San Francisco, Santa Clara, Orange, Contra Costa, San Joaquin, Los Angeles, Alameda. Secondary: San Mateo, Solano, Fresno | Quick Qualifier Program (QQP) targeted to low-to moderate income census tracts and majority-minority areas within the Bank's assessment area that are designed to meet the needs of the communities and small businesses served by the Bank.  |
| 43 | United Pacific Bank                 | Andrew Wong                | (626) 965-6230 x117              | <a href="http://www.upbnet.com">www.upbnet.com</a>  | X                     |                           |              |              |               |            |                       |                         |  |   |

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| 44 | Valley First Credit Union             | Raymond McCaslin | (209) 303-1778 | <a href="https://www.valleyfirstcu.org/">https://www.valleyfirstcu.org/</a>   | X                     | X                         |              |              |               |            |                       | Calaveras, Fresno, Kern, Kings, Madera, Mariposa, Merced, Sacramento, San Joaquin, Stanislaus, Tulare or Tuolumne Counties | SBA 7(a) Loan Program, SBA 504 Loan Program, Conventional CRE, Business Lines of Credit, Business Equipment Loans, Microloans, and Credit Cards. Offer various deposit accounts and services.   |
| 45 | Verdant Commercial Capital LLC        | Josh Patton      | (586) 201-9699 | <a href="http://www.verdantcc.com">www.verdantcc.com</a>  |                       |                           | X            | X            | X             |            |                       | All  |   |
| 46 | Vermont-Slauson LDC, Inc.             | Namoch Sokhom    | (626) 864-9772 | <a href="https://vsedc.org">https://vsedc.org</a>   | X                     | X                         |              |              |               |            |                       | Los Angeles  | As a Certified CDFI and SBA Microlender, providing also small business Technical Assistance including workshops on-line and in-person, one-on-one mentoring, including loan application packaging assistance  |
| 47 | VFS US LLC                            | Michael Drane    | (919) 328-0352 | <a href="https://www.volvofinancialservices.com/us/">https://www.volvofinancialservices.com/us/</a>   |                       |                           | X            | X            | X             |            |                       | All  | VFS US LLC ("VFS") provides loans and other financial institutions for commercial customers of the Volvo Group, including Volvo Trucks, Mack Trucks, Prevost, Penta, and Volvo Construction Equipment. VFS finances trucks and equipment for customers of all sizes, segments and credit backgrounds. |
| 48 | Western Alliance Bank dba Bridge Bank | Fred Voss        | (650) 520-3228 | <a href="https://www.westernalliancebancorporation.com/bridge-bank-home">https://www.westernalliancebancorporation.com/bridge-bank-home</a> |                       | X                         |              |              |               |            |                       |  |   |

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| <b>49</b> | WEV Funding Solutions               | Nicki Parr        | (805) 965-6073 | <a href="https://www.wevonline.org/">https://www.wevonline.org/</a>               | X                     | X                         |              |              |               |            |                       |                         | Santa Barbara, Ventura   | WEV Funding Solutions is a collaborative space where small business owners who are unable to obtain traditional funding can feel empowered and supported. Through low-interest, non-traditional small business loans, we strive to cultivate financial resilience and to foster an inclusive community where all can thrive. Through our parent organization, Women's Economic Ventures, we also offer business training, financial literacy and advisory services.  |
| <b>50</b> | Working Solutions CDFI              | Gasper Magallanes | (415) 655-5448 | <a href="https://www.workingsolutions.org/">https://www.workingsolutions.org/</a> | X                     | X                         |              |              |               |            |                       |                         | Alameda, Contra Costa, El Dorado, Lake, Los Angeles, Madera, Marin, Merced, Monterey, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, Yolo | As a nonprofit Community Development Financial Institution (CDFI), Working Solutions increases economic opportunity in California by providing affordable loans to start-up, early-stage, and established businesses with a focus on systemically underfinanced communities, including lower-income individuals, women, and entrepreneurs of color. Their loans range from \$5,000 to \$100,000 with 3-year or 5-year terms, and their services include application assistance and post-loan business consulting |

We welcome new financial institutions. Begin with program information at:

<https://www.treasury.ca.gov/cpcfa/calcap/index.asp>

Apply to be a participating financial institution for one or more programs here:

<https://www.treasury.ca.gov/cpcfa/calcap/forms/application.pdf>