

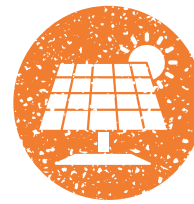
# CALIFORNIA

## BENEFICIAL STATE BANK'S LENDING IMPACT

Total loan dollar commitments in millions to businesses and nonprofits through Sept 30, 2019



**\$48MM**  
Affordable Housing



**\$8MM**  
Renewable Energy Production



**\$61MM**  
Nonprofits



**6,530**  
Affordable Housing Units Supported



**1,839**  
Hours of Paid Community Service

## IMPACT HIGHLIGHTS



### Clean Vehicle Assistance Program

Beneficial State Foundation leads a state-wide program, funded by the California Air Resources Board, that provides grants of up to \$5,000 to low-income Californians to purchase clean vehicles.

### A "No-Harm" Banking Model

**\$0** to private prisons      **\$0** to payday lenders  
**\$0** to oil, coal, natural gas extraction or production      **0** profit-maximizing shareholders



### Commitment to Community

**28%** of all deposits come from local nonprofits      **\$204MM** in loans to underserved individuals      **10%** of the equivalent of our net income is donated to local nonprofits each year

## FEATURED CLIENTS



[beneficialstate.org/impact](http://beneficialstate.org/impact)  
[beneficialstate.com](http://beneficialstate.com)

### Join the Beneficial Banking Movement

Our team of Relationship and Client & Treasury Managers will assist you in aligning your money with your values.



Contact:  
[support@beneficialstate.com](mailto:support@beneficialstate.com) | (888)326-2265  
Monday - Friday, 9am-5pm