
Our Updated Look Brings Good Things To You

by [Steve Brown](#)

You had to notice it - the new logo in the corner above that updates our look and brand. Companies do this from time to time, but it's a big internal process, so you might be wondering why we decided to change things. You might also be wondering why this is even relevant to you. To gain a better understanding, we outline our process below and specifically point out why it matters to you.

To begin, we have two companies under our holding company, namely PCBB Capital Markets and Pacific Coast Bankers Bank. Each company has maintained a separate web site over the years and while that might have made sense at one time is isn't the best structure for customers. For example, depending on the product or service you use, the information you seek or questions you might have, you may have been directed back and forth between these two sites. That certainly wasn't ideal so it needed to be changed to optimize your experience.

To further simplify things for our community bank customers, we created a central place on the new web site that has logins for every function. Customers can now go to one tab to find all login links to all of our systems. These include secure data transfers for consulting services, our profitability system, the hedging calculator, rates, the loan marketplace, correspondent banking, international services, or to retrieve the Banc Investment Daily. One tab summarizes them all, is simple to use and streamlines your access no matter what service you are using.

Another enhancement for our community bank customers can be found on our product and service page. Here, updated information can be accessed from one central page quickly and easily. You can peruse the information at your leisure and convenient buttons have been included for each service to request a demo on demand. This lets you explore offerings, educate yourself on various banking subjects and request a demo for any product you might be considering when you have the time and interest in doing so.

As you can also imagine, this upgrade process has been going on behind the scenes for several months. Along the way we upgraded and now offer a mobile-optimized link to the Banc Investment Daily for easier reading on a mobile device and on the go. We know you are busy, so this gives you the power to stay on top of important banking issues wherever you may be. As part of that upgrade, we also added a Quick Response (QR) matrix barcode to our email each day that links you directly to the Daily to make things even easier.

To be sure, changing our look and brand was a long process, but one that we felt was long overdue, given all of the changes to the industry over the years. The new look and brand better reflect our forward-thinking and innovative approach to community banking, but with a nod to our past.

While our brand and look have changed, our focus remains the same - work every day to level the playing field for community banks as you compete to win the business in an ever-evolving industry. We are focused on providing innovative products and services to help your bank thrive and remain a forward-thinking partner in this rapidly changing landscape.

Our only customers are community banking institutions and we want you to win. Our shareholders are nearly all community banks, we never compete with our customers and our focus remains on

delivering products, services and ideas to support you as you compete. We are driven to innovate, educate and assist community banks nationwide and strongly believe community banking is a crucial partner of small businesses and a key driver of the US economy.

Thank you for being a customer and please take a moment to see what our new site offers community banks to help you compete. Our only function is to support community bankers, so be sure to keep an eye out for more good things coming soon.

BANK NEWS

Bank Closed

Regulators closed DuPage National Bank (\$62mm, IL) and sold it to Republic Bank of Chicago (\$1.3B, IL) for a deposit premium of 1.20%. Republic gets 3 branches, all deposits and essentially all of the assets.

Branch Sale

The parent company of Stillwater National Bank and Trust Co. (\$1.7B, OK) and Bank of Kansas (\$294mm, KS) will sell 3 branches in KS with \$135mm in deposits to BancCentral (\$318mm, OK) and Fidelity Bank (\$1.5B, KS).

Deposit Advance

Both US Bank and Wells Fargo say they will end their short-term deposit advance products amid pressure from regulators to discontinue the product.

Hotel Lending

Banks should note analysis by Global Business Travel Association projects travel in the US will rise 6.6% vs. 2013, supporting hotels, consumer spending and the airlines. Community banks may want to review exposures to determine opportunity in this sector.

Retail Lending

J.C. Penney said it plans to close 33 stores (2% of total) and cut 2,000 jobs (2% of staff) as it seeks to reign in expenses and boost performance. Meanwhile, Macy's Inc. said it plans to close 5 stores and fire 2,500 employees. Community banks may want to review exposures to determine risk in this sector.

Full Employment

The FOMC has indicated an unemployment rate of somewhere in the range of 5.2% to 5.8% represents full employment in today's economy.

Foreclosures

RealtyTrac reports foreclosures for single family homes fell 26% in 2013 vs. 2012.

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