



Welcome to  
**Beneficial Banking™**

**Media Advisory:** For Immediate Release

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## **One PacificCoast Bank and Foundation's Now Accepting Applications for 2014 Beneficial Banking Summer Internship**

March 21, 2014: Oakland, CA

One PacificCoast Bank and Foundation are thrilled to offer several summer internship opportunities at their Oakland, Sacramento and Seattle branches. These internship opportunities are for MBA, graduate students and exceptional undergraduates to apply their skills and experience in a dynamic, innovative organization that is pioneering "Beneficial Banking."

**Application deadlines are quickly approaching (March 28<sup>th</sup> for many of the internships) and students are encouraged to submit their completed application as soon as possible.** For more information on the internship program, visit: <http://www.onepacificcoastbank.com/join-our-team.aspx>.

These 8-week projects are challenging and designed to contribute to the intern's career development. To supplement the learning experience, interns will gain exposure to community and socially-responsible banking through a series of "Beneficial Banking" workshops led by experts in the fields of community banking, investing, and finance. A modest weekly stipend will be provided for each intern.

### **INTERNSHIPS IN OAKLAND, CA (MARCH 28<sup>th</sup> DEADLINE OR UNTIL FILLED):**

#### **[Affinity Credit Card Strategist Intern](#) (MBA, graduate students or exceptional undergraduates)**

The Affinity Credit Card Strategist Intern will develop a creative year-long customer engagement campaign, perform analysis on current cardholder usage and identify key trends within the responsible credit card industry.

#### **[Digital Strategist Intern](#) (MBA or graduate students)**

The Digital Strategist Intern will serve as an integral member of the bank's Social Strategy Team by conducting research and data analysis on our current social media engagement, provide recommendations to improve our digital capacity and help develop an execution plan for new digital campaigns.

#### **[Credit Policy & Risk Analysis Intern](#) (MBA or graduate students)**

The Credit Policy and Risk Analysis Intern will lead the effort to update the bank's appraisal process and commercial real estate underwriting guidelines. The intern may also explore opportunities in new lending and product sectors.

[Community Reinvestment Act Data Specialist Intern](#) (undergraduate students)

Under the guidance of the CRA Compliance Officer, the CRA Data Specialist intern will help maintain data integrity and ensure that the database system is in alignment with the bank's triple bottom line mission. Additionally, the intern will help produce materials to further educate bank and foundation staff on the CRA.

**INTERNSHIPS IN SACRAMENTO, CA (MARCH 28<sup>th</sup> DEADLINE OR UNTIL FILLED):**

[Small Business Lending & Financial Capacity Intern](#) (MBA or graduate students)

The Small Business Lending and Financial Capacity Intern will conduct extensive research and analysis of the small business sector in the Sacramento region with two areas of focus:

- A look at available credit products for small loans, how these products are marketed and delivered, and unmet credit needs among certain market segments.
- The interests and needs of small business and non-profits related to financial training and education, and the business financial capacity trainings and resources currently available to the community.

The intern will provide recommendations on aspects of the Bank and Foundation's service to small business and non-profits.

[Strategic Sector Research & Outreach Intern](#) (MBA, graduate students or exceptional undergraduates)

The Strategic Sector Research and Analysis Intern will develop a strong understanding of specific targets for lending activities in the Sacramento Region that are aligned with the bank's targeted lending sectors. The intern will research either the Sustainable Food & Agriculture or the Renewable Energy sectors (depending on intern's applicable background), analyze business models within the industry, and make recommendations on opportunities for the bank.

**INTERNSHIPS IN SEATTLE, WA (APRIL 4<sup>th</sup> DEADLINE OR UNTIL FILLED):**

[Commercial Real Estate \(CRE\) Intern](#) (MBA or graduate students)

The Commercial Real Estate (CRE) Intern will support a team of commercial relationship managers to research and identify new CRE opportunities for the bank in the state of Washington.

[Small Business Lending & Financial Capacity Intern](#) (MBA or graduate students)

The Small Business Lending and Financial Capacity Intern will conduct extensive research and analysis of the small business sector in the Seattle region with two areas of focus:

- A look at available credit products for small loans, how these products are marketed and delivered, and unmet credit needs among certain market segments.
- The interests and needs of small business and non-profits related to financial training and education, and the business financial capacity trainings and resources currently available to the community.

The intern will provide recommendations on aspects of the Bank and Foundation's service to small business and non-profits.

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**One PacificCoast Bank, FSB** was founded in 2007 by Tom Steyer and Kat Taylor, One PacificCoast Bank is a FDIC-insured, Certified Development Financial Institution (CDFI) and SBA Preferred Lender headquartered in Oakland, CA. In addition to banking services for individuals, businesses and nonprofits, One PacificCoast Bank works with the One PacificCoast Foundation to increase financial capacity, affordable housing and environmental conservation in the low and moderate income communities it serves. One PacificCoast Bank operates from a triple-bottom-line perspective, measuring financial as well as social and environmental outcomes. The Bank also has branches and offices in Sacramento, CA (LPO), Portland, OR, Seattle, WA, and Ilwaco, WA.

For additional information, please visit [www.opcb.com](http://www.opcb.com).