Devoted to Your Success





Visit our Bicentennial Branch

Bicentennial Administrative Offices 500 Bicentennial Way Santa Rosa, CA 95403 cpopko@summitstatebank.com (707) 291-3357

Healdsburg Branch 1001 Vine Street Healdsburg, CA 95448 (707) 433-5959

Rohnert Park Branch 10 Raley's Towne Centre Rohnert Park, CA 94928 (707) 568-4955 Petaluma Branch 100 Petaluma Blvd. S., Ste A Petaluma, CA 94952 (707) 283-1120

Santa Rosa Main Branch 500 Bicentennial Way Santa Rosa, CA 95403 (707) 568-6100



Clay Popko

VP, Senior Relationship Manager

With deep expertise in commercial lending and agriculture, Clay partners with businesses to provide tailored financial solutions that support growth and success. For over 40 years, Summit State Bank has been dedicated to serving and giving back to our customers and community by delivering the best service and solutions available.

Choosing to do business with a local company is so much more than a transaction. You get to know the employees and they get to know you and your business on a more personal level. We live in a fast-paced world, where technology makes it easier for us to do things quickly without personal interaction—but when you are managing your hard-earned money, a personal connection can make a world of difference. We offer a full suite of business products and services to include:

- Cash Management Services
- Insured Cash Sweeps (ICS)[®]
- Secured certificates of deposits over \$250,000 with Certificate of Deposit Account Registry Services (CDARS)[®]
- Courier Service
- Equipment Loans
- Small Business Lending
- Small Business Administration (SBA) Loans
- And More

ABOUT SUMMIT STATE BANK

Founded in 1982 and headquartered in Sonoma County, Summit State Bank is an award-winning community bank servicing the North Bay. The Bank serves small businesses, nonprofits and the community, with total assets of \$1.0 billion and total equity of \$100 million as of September 30, 2025. The Bank has built its reputation over the past 40 years by specializing in providing exceptional customer service and customized financial solutions to aid in the success of its customers.

Summit State Bank is dedicated to investing in and celebrating the diverse backgrounds, cultures and talents of its employees to create high performance and support the evolving needs of its customers and community it serves. For more information, visit summitstatebank.com.



AWARDS

Corporate Information

Summit State Bank

500 Bicentennial Way Santa Rosa, CA 95403

Executive Management

Brian Reed
President & CEO

Camille Kazarian

EVP & Chief Financial Officer

Genie Del Secco **EVP & Chief Operating Officer**

Brandy Seppi

EVP & Chief Banking Officer

Michael Floyd

EVP & Chief Credit Officer

NASDAQ: SSBI



Honoring Community

Since 2009, we have contributed more than **\$6.5 million** to Sonoma County nonprofits.