

Devoted to Your Success



Visit our Bicentennial Branch

Bicentennial Administrative Offices
500 Bicentennial Way
Santa Rosa, CA 95403
josborne@summitstatebank.com
(707) 890-1491

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

Petaluma Branch
100 Petaluma Blvd. S., Ste A
Petaluma, CA 94952
(707) 283-1120

Rohnert Park Branch
10 Raley's Towne Centre
Rohnert Park, CA 94928
(707) 568-4955

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

John Osborne

SVP, Senior Relationship Manager

John combines his lending expertise with a strong connection to Sonoma County's agricultural and business communities, offering personalized financial guidance and support. 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

Best Places to Work (NBBJ)
Top Bay Area Corporate Philanthropist
(SF Business Times)
Diversity in Business (NBBJ)
Raymond James Bankers Cup
Piper Sandler SM-ALL Star Award

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.