



The Impact of Inclusion on Community Banking

Lydia Ramirez – EVP, COO

Career Path & Board Engagement

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LYDIA RAMIREZ

EVP / Chief Operating Officer

CAREER PATH

- Teller to COO
- Lifelong Learner
- Importance of Mentorship
- Willing to Take Risks
- My WHY
- Leading with Purpose
- Commitment to Community

BOARD/ADVISORY ENGAGEMENT

- Sacramento Food Bank & Family Services
 - Sacramento Hispanic Chamber of Commerce
 - Capital Black Chamber of Commerce
 - Sacramento Downtown Partnership
 - Sacramento Metro Chamber PAC
 - Creciente Advisory Board
 - Sacramento State College of Business Advisory Board
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Genesis of Inclusive Banking

Genesis of Inclusive Banking



WHY INCLUSIVE BANKING?

Awareness

- **Bank Transition**
- **Building on the Foundation of Our Culture**
- **Workforce Opportunity**

Community

- **Mirroring the Communities We Serve**
- **Branding with Intention**
- **Cultural Banking**



Five Star Bank is committed to the vision and mission of the Sacramento Hispanic Chamber of Commerce and is very pleased to announce our SVP, Director of Operations, Lydia Ramirez, will assume the role of SHCC Board Chair in 2021!

www.fivestarbanc.com

Lydia Ramirez (right) pictured with SHCC's President & CEO, Cathy Rodriguez Aguirre.
Composite Photo by Ryan Greenleaf.



Commitment to Community Impact



Our Why: Five Star Bank Profoundly Impacts the Communities We Serve



- As a community business bank, it is incumbent upon us to support our community, economic development, and the underserved and under-resourced.
- Community engagement enhances relationships and connectivity.
- Five Star Bank clients and employees respect, appreciate, and value our commitment to those who need us most.



“ Five Star Bank isn’t just our bank. They are an advocate for our organization, a participant in our work training program and a *true business partner.*”

PAULA BIRDSONG
Executive Director
Sacramento Regional
Conservation Corps

Community Impact by the Numbers



NUMBER OF VOLUNTEER HOURS

1,563 HOURS contributed in 2024

NUMBER OF ORGANIZATIONS IMPACTED

79 ORGANIZATIONS impacted in 2024

COMMUNITY DEVELOPMENT INVESTMENTS

As reported in the Bank's July 2024 CRA Performance Evaluation, the Bank made community development investments and donations totaling approximately **\$53.2 MILLION** during the period January 2021 to July 2024, all within its combined assessment areas.

Diversity of Clients



Five Star Bank Impact: American River Parkway Foundation



DIANNA POGGETTO

Executive Director
American River Parkway Foundation



MISSION

The **American River Parkway Foundation (ARPF)** is a Sacramento 501(c)(3) nonprofit charitable organization whose mission is to lead and inspire the community to conserve and nurture the American River Parkway as a unique, accessible resource for everyone to enjoy.

Five Star Bank Impact: The Richmond Neighborhood Center



MISSION

The Richmond Neighborhood Center is a 501(c)(3) nonprofit organization dedicated to strengthening the Richmond District and beyond. For 45 years, they have fostered a thriving community through innovative youth programs in 11 public schools, essential food security initiatives, and support for local businesses and neighborhood events. By bringing people together, they create opportunities, build connections, and ensure our community continues to flourish.



Return on Investment

Our Customers Say It Best



“ Five Star Bank supports our mission and *invests in our community*. We love doing business with Five Star Bank.

TIFFANY LOEFFLER
Founder & Executive Director
The Alliance: Defending the
Cause of Kids & Families

“ Five Star Bank is the epitome of what you would like to see in a community bank – creative and flexible lending structures coupled with a deep involvement in, and *commitment to, the communities they serve.*

CURT ROCCA
Managing Partner
DCA Partners



Q&A