

WELCOME

McMinnville
BUSINESS
LEADER
QUARTERLY FORUM

2026 Schedule Business Leader Forum

- Q1 - February 12
- Q2 - May 7
- Q3 - August 13
- Q4 - November 12

Welcome

McMinnville | ECONOMIC DEVELOPMENT
PARTNERSHIP



Patty Herzog
Executive Director
Patty@McMinnvilleBusiness.com
503.550.8504



John Olson
President
president@mcminnville.org
503.801.7383



McMinnville
**BUSINESS
LEADER**
QUARTERLY FORUM

ACCESS TO CAPITAL RESOURCE FORUM

Explore funding programs that support small businesses and connect with resource providers for assistance.

MAY 7, 2026

8:00 - 11:00 AM

CHEMEKETA COMMUNITY COLLEGE - YAMHILL VALLEY CAMPUS
MCMINNVILLE, OREGON

**McMinnville Business Leader Forum
Q2: Access to Capital & Resource Fair
May 7, 2026**

Thank You!

Thank you to our Access to Capital Sponsors:



Access to Capital

- 8:15 am** **Welcome:** Patty Herzog, MEDP and John Olson, McMinnville Chamber
- 8:20 am** **Business Story** Mike White, Launch Mid Valley and John Mead, Solid Carbon
- 8:30 am** **Financial Resource Panel Introductions**
- 8:35 am** **The 5 C's** Blanca de Torres Hawkins, Chemeketa SBDC Capital Access Team
- 8:50 am** **Financial Resource Panel Program Overview**
- Panelists:**
- **Rob Kaster**, Business Oregon
 - **Rod Fragaio**, Citizens Bank
 - **Jason VanBuskirk**, Columbia Bank
 - **Tyler Birman**, First Federal
 - **Eric Bergeson**, Harborstone Credit Union
 - **Cara Turano**, Oregon Entrepreneurs Network
 - **Celeste Bonnicksen**, USDA Farm Services
 - **Adam Bingham**, US Bank
- 9:30 am** **Q&A with the Panel**

Business Story



Mike White

Launch Mid Valley

*Setting Up Your
Business for
Capital Success*



John Mead

Solid Carbon



Business Story

Capital Successes

- ✓ Business Oregon:
 - High Impact Opportunity Project (HIOP)
 - SBIR/STTR Matching Grant
- ✓ Intrepid Oregon Fund managed by Portland Seed Fund
- ✓ ONAMI ToughTech Breakthrough Fund
- ✓ US Department of Energy
- ✓ National Science Foundation
- ✓ Arizona State University NSF Futures Engine
- ✓ Accelerator Programs: Third Derivative, Holcim MaQer Ventures



John Mead





SOLID CARBON

**MAKING
CONCRETE
PART OF THE
SOLUTION**

WWW.SOLID-CARBON.COM



SOLID CARBON'S MISSION:



**TRANSFORM THE BUILT ENVIRONMENT
INTO A MASSIVE CARBON SINK**

WWW.SOLID-CARBON.COM



SOLID CARBON MANUFACTURING

WWW.SOLID-CARBON.COM



Wilsonville, Oregon
500 tons/year (single shift)
1,000 tons/year (double shift)
established 2025



BioLOCK 2.0[®]

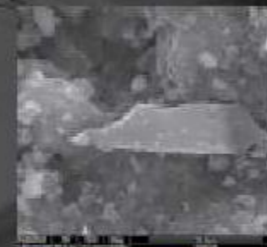
A CARBON SEQUESTERING ADDITIVE



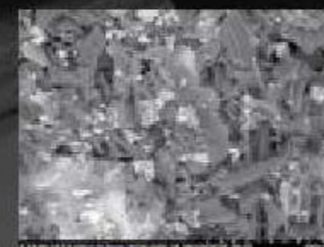
EXTENSIVELY TESTED, ALWAYS IMPROVING

The performance of BioLOCK[®] 1.0 has been verified through third party testing to the standard of ASTM Type S admixtures.

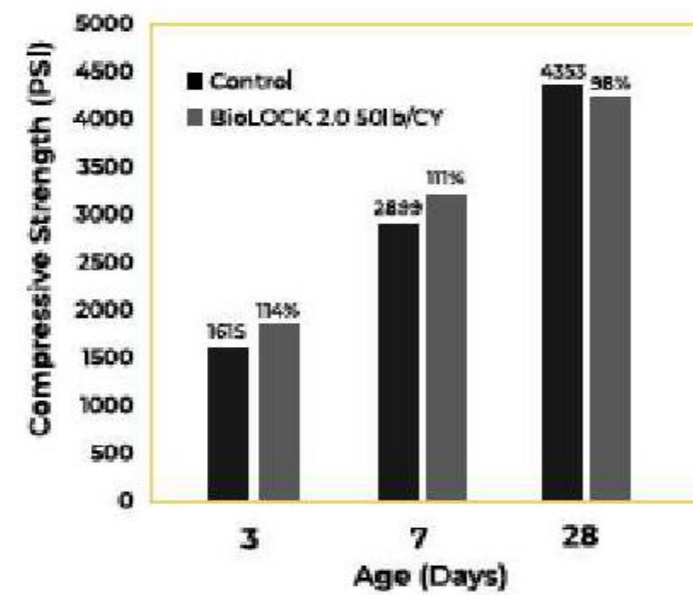
BioLOCK[®] 2.0 is available and currently being evaluated by a third party laboratory in accordance with ASTM C494 Type S.



BioLOCK 1.0[®]
Municipal Waste Sludge



BioLOCK 2.0[®]
Forest Waste Product



EQUIVALENT PERFORMANCE WITH LOWER GWP

In-house strength testing has already shown that BioLOCK[®] 2.0 concrete has equivalent performance to the control mix.



AVAILABLE IN BRITISH COLUMBIA, WASHINGTON, OREGON, CALIFORNIA

BioLOCK[®] 2.0 is packaged in poly sacks containing approximately 1 cubic yard of product. For QC testing the product is also available in pails containing 25 lbs of product.

Dosage should be conducted as per unit volume replacement for fine aggregates at 25 or 50 lbs of product per cubic yard of concrete.

BioLOCK[®] 2.0 is often used in concrete applications that involve high doses of supplemental binders ("SCMs") and/or performance-based cements. Consult with your local sales representative on use cases with high SCM substitution.



DROP-IN CARBON REMOVAL FOR STRUCTURAL CONCRETE

WWW.SOLID-CARBON.COM



Access to Capital

8:30 am **Financial Resource Panel Introductions:**

Rob Kaster, Business Oregon

Tyler Birman, First Federal

Rod Fragaio, Citizens Bank

Cara Turano, Oregon Entrepreneurs Network

Adam Bingham, US Bank

Celeste Bonnicksen, USDA Farm Services

Jason VanBuskirk, Columbia Bank

Eric Bergeson, Harborstone Credit Union

8:35 am **The 5 C's** **Blanca de Torres Hawkins**, Chemeketa SBDC

Access to Capital



The Five C's of Credit

Blanca Torres De Hawkins,

Chemeketa Small Business Development

Capital Access Team



SBDC CAPITAL ACCESS TEAM (CAT)



[Start Here!](#)

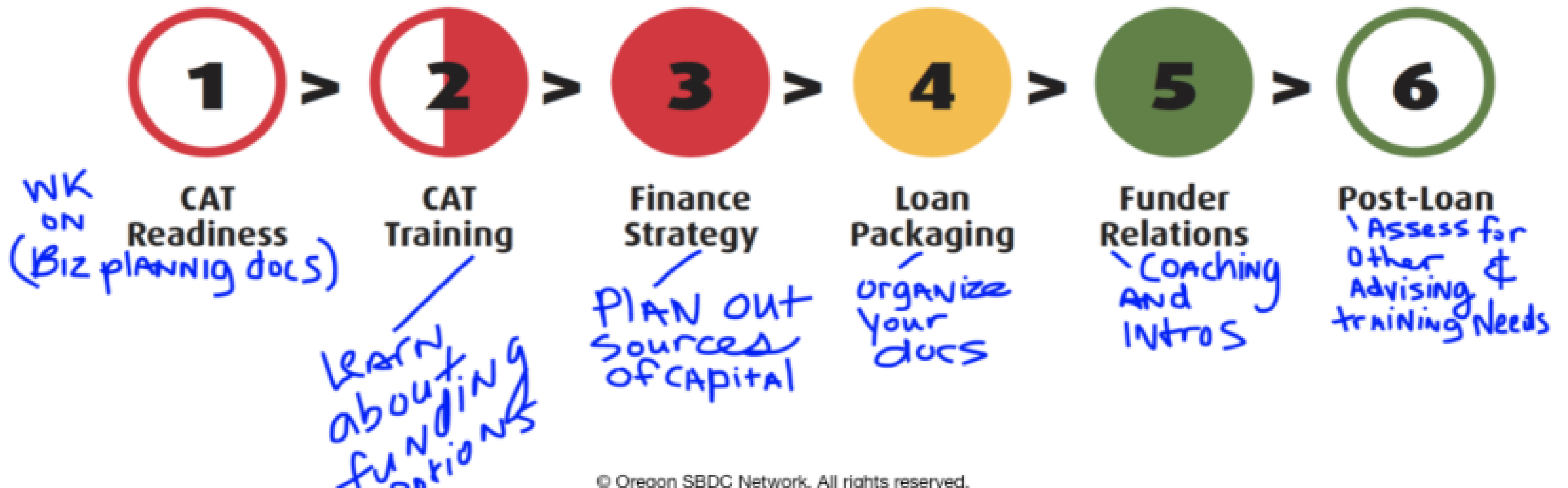
[Working With Us](#) ▾

[Funding Resources](#) ▾



Working With Us

CAT PROCESS OVERVIEW



CAT CLIENT SUCCESS RATES



About
75%
of clients

Working with the CAT team results in **successful funding** for about 75% of clients who complete the entire CAT Process.



3,100 small businesses
\$280 million

Since its founding in 2011, CAT advisers have served nearly 3,100 small businesses in Oregon and helped clients access more than \$280 million in total project funding.

THE 5C's OF CREDIT

Key factors lenders use to evaluate a borrower's creditworthiness—which together assess reliability, repayment ability, financial strength, and overall risk.

- 1 Capacity
- 2 Character
- 3 Capital
- 4 Collateral
- 5 Conditions



Why the 5 C's Matter

Standard
Evaluation Tool
For Lenders

Predicts
Repayment
Ability

Helps Borrowers
Prepare Stronger
Applications

CAPACITY: Ability to Repay the Loan

LENDERS EVALUATE & KEY METRICS

- Loan Repayment
- Financial Projections
- Debt Service Coverage Ratio (DSCR)
- Profit & Loss Statements
- Tax Returns
- Bank Statements



Does your business consistently bring in more than it spends?

CAPACITY: Business Scenario

A bakery earns \$6,000/month net income. Loan payment would be \$6,000/month.

DSCR = 1.0 → Not ideal / Not favorable

A bakery earns \$7,500/month net income. Loan payment would be \$6,000/month.

DSCR = 1.25 → Highly favorable

Most lenders prefer 1.20–1.25 or higher



CHARACTER: Trustworthiness & Reliability

Lenders evaluate:

- Credit History
- Payment Patterns
- Industry Experience
- Management Experience
- Your reputation and professionalism



Does this person follow through? Do they manage their obligations responsibly?

CHARACTER: Business Scenario

A bakery shop owner is viewed as a dependable, low-risk business because: it maintains strong credit, pays vendors on time, and is led by an owner with solid industry and management experience. The company's professionalism, positive reputation, and consistent follow-through show that it manages obligations responsibly and can be trusted.



CAPITAL:

Money Invested by the Owner

Most lenders expect owners to contribute **10–20%** of the total project cost.

Examples of capital include:

- Personal Savings Invested
- Startup Funds Contribution
- Retained Earnings
- Owner Cash Contribution



Lenders want to see that you have 'skin in the game.' This shows commitment and reduces their risk.

CAPITAL: Business Scenario

A startup needs \$100,000 for total project cost. Owner invests \$25,000 cash. Lender sees 25% owner equity → Strong commitment.

If a business owner only had \$5,000 of their own funds into a \$100,000 project, lenders view this as a sign of no skin in the game (5% owner equity). It highly to fully eliminates the likelihood of loan approval.



COLLATERAL: Assets That Can Be Claimed

Collateral strengthens your application. Is there sufficient collateral?

Common types of collateral include:

- Equipment
- Real estate
- Inventory | Vehicles
- Accounts Receivable



* Think of collateral as a safety net for the lender. The more valuable and stable the collateral, the lower the lender's risk."

How Lenders Evaluate Collateral

Lenders consider:

- Market value
- Condition of the asset
- Liquidity
- Loan-to-value ratio (LTV)

Lenders look at the asset's resale value and how quickly it can be converted to cash. They also calculate the loan-to-value ratio — for example, lending 70% of the asset's value to maintain a safety margin.

Collateral Business Scenario

If a contractor offers a truck valued at \$150,000, and the lender uses a 70% Loan To Value (LTV), the maximum loan would be \$105,000. This protects the lender in case the asset depreciates.



CONDITIONS: External Factors Affecting Repayment

Lenders seek to understand how likely the business is to succeed and grow under current conditions.

Lenders consider:

- Purpose of the Loan
- Industry Experience
- Business & Market Trends
- Ownership Experience
- Competition Saturation



*Lenders look for the timing and purpose of the loan to make sense.

CONDITIONS

Business Scenario

If a restaurant applies for financing during a period of increased tourism and local economic growth, lenders see favorable conditions that support repayment.

Positive conditions → Higher approval likelihood.



7 Ways To Strengthen Your Application

1. Show profit on your tax return
2. Maintain good personal credit
3. Maintain good bookkeeping habits
4. Understand your financial statements
5. Know your financial needs
6. Be prepared
7. Compare options / lenders



THANK YOU!

Blanca Torres de Hawkins, MBA, CEA

CAT Business Adviser | Business Professor
Small Business Development Center (SBDC)
Chemeketa Center for Business & Industry
626 High Street NE | Suite 210
Salem, OR 97301

blanca.torresdehawkins@chemeketa.edu



AMERICA'S
SBDC
OREGON

AMERICA'S
SBDC
OREGON

Access to Capital

8:50 am

Financial Resource Panel:

Rob Kaster, Business Oregon

Rod Fragaio, Citizens Bank

Jason VanBuskirk, Columbia Bank

Tyler Birman, First Federal

Eric Bergeson, Harborstone Credit Union

Cara Turano, Oregon Entrepreneurs Network

Celeste Bonnicksen, USDA Farm Services

Adam Bingham, US Bank

9:30 am

Q&A with the Panel

Access to Capital



Rob Kaster

Business Finance Officer

Business Oregon | biz.oregon.gov

971-283-5380 mobile



Business Oregon

Access to Capital

May 7, 2026



Entrepreneurial Development Loan Fund

	Entrepreneurial Development Loan Fund
Maximum Loan Amount	\$1,000,000
Interest Rate	Prime + 2.00% fixed for term of loan at approval
Loan Structure	Up to 10-year term / 20-year amortization
Eligibility	Most businesses with 25 FTE or less, or Revenues < \$1.5 Million
Loan Origination Fee	None
Prepayment Penalty Fee	None
Minimum Borrower Equity	Generally 10% for CRE & 15% for equipment and working capital. Advance rates may vary
Risk Profile	All types of borrowers including start-ups

Major Underwriting Considerations:

- **Repayment Capacity**
- **Market Conditions & Business Feasibility**
- **Collateral**
- **Personal Capital Injection / Down Payment**
- **Personal Creditworthiness**
- **Other factors as required**

Other Business Oregon Finance Programs

Oregon Business Development Fund

Credit enhancement fund



Rob Kaster, Finance Officer

rob.kaster@biz.Oregon.gov

971-283-5380



MEDP Business Leader Forum:

Access to Capital

PRESENTED BY:

TYLER BIRMAN

7 MAY 2026

Presenter – Tyler Birman

VP, Commercial Team Lead & Community Reinvestment Officer



503-435-3210 / TBIRMAN@Firstfedweb.com

- 24 years banking experience, 16 years as a Commercial Lender and the past 9 with First Federal.
- I'm responsible for a small but mighty team of commercial lenders and credit team.
- We're responsible for assisting our clients with all their lending, depository and banking needs.
- Retired Veteran - USAF/ORANG

First Federal - Who we are

- We're the only YC HQ'd Savings and Loan (Bank)
 - 6 brick and mortar locations (Mac x2, Newberg, Carlton, Amity & Sheridan)
- We gave back more than \$250,000 to the community in 2025.
- Full-service commercial lender right here in and around YC!
- Relationship lending / lenders
- We've experienced rapid growth in the past six years.
 - Entire complement of lending, deposits, treasury management, online banking available to our clients.
 - Repeat clients

First Federal – Where we excel

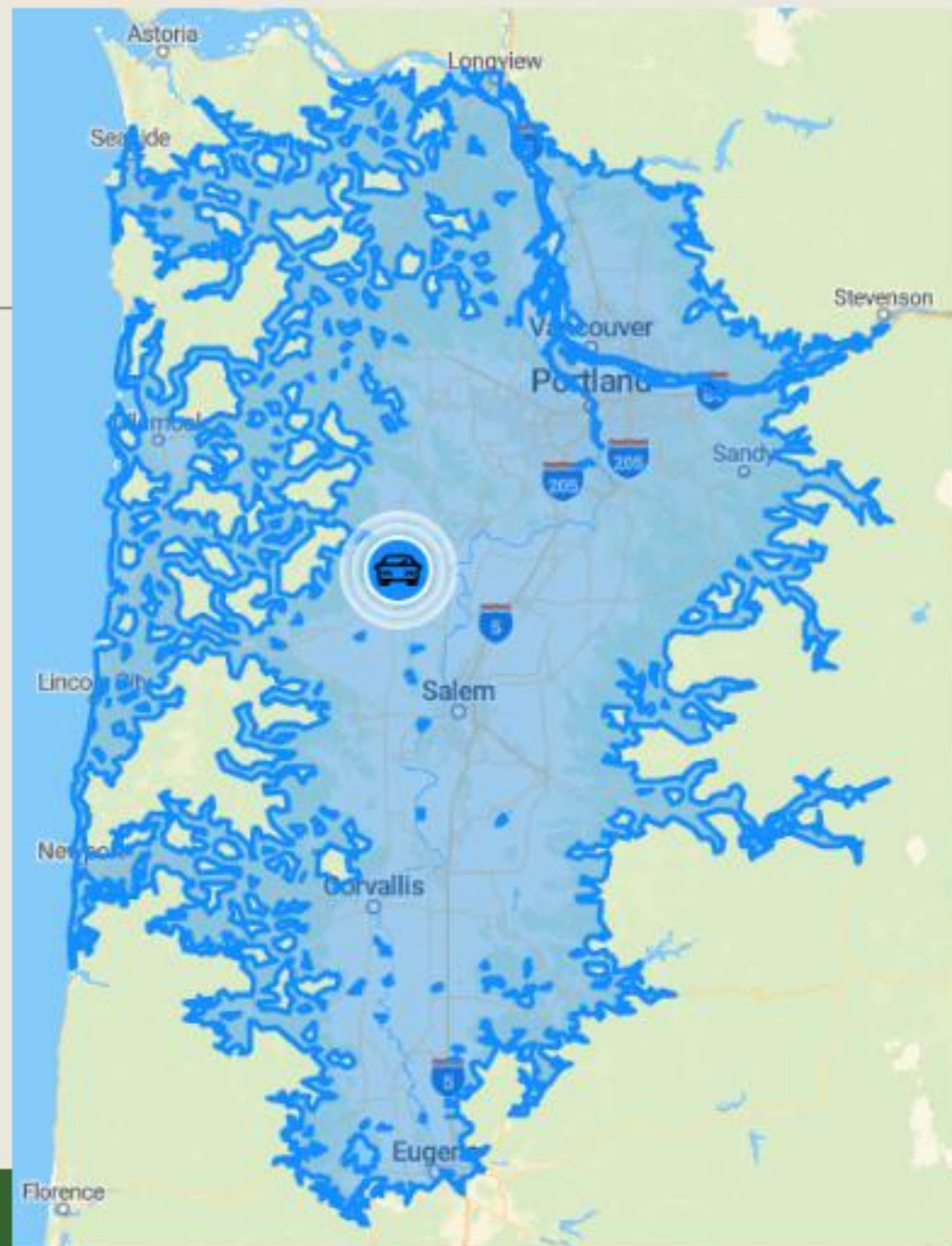
- Our lending specialties include:
 - Construction (owner occupied, investor, lot development)
 - Real estate (acquisition, expansion, renovation, etc.)
 - Equipment acquisition / refinance
 - Lines of credit / CRELOC & Operating LOCs
 - SBA 504 loans (RE & EQ)
 - Municipalities
 - Non-Profits

What Sets First Federal Lending Apart

- Local, all decisions are made in McMinnville, very easy access to the entirety of our team(s).
- Portfolio all loans
- “Common sense” lenders.
- Love discussing your ideas and dreams and making them a reality
- Business Express Program
 - Expedited credit review and approval process to provide smaller loans (up to \$250,000 for equipment/vehicles)

Lending Footprint

- We'll lend outside Yamhill County anywhere within about a 2-2.5 hour drive and do quite frequently! (within OR)





Rod Fragiao

VP & Commercial Loan Officer



- Over 30 years of experience in commercial banking throughout the Pacific Northwest.
 - Began my banking career in Seattle with a large international bank.
 - More than 25 years working in Oregon, primarily with community banks.
- Experienced in working with a broad range of businesses across multiple industries.
- Proven background supporting both established companies and start-up businesses.
- Specialized expertise in working capital lines of credit, equipment financing, owner-occupied commercial real estate, and investment property loans.
- Former treasurer of the Tualatin Riverkeepers.

Financing for Small Business Owners, Professionals, Farmers & Agribusiness, Non-profits and more.

Commercial Real Estate

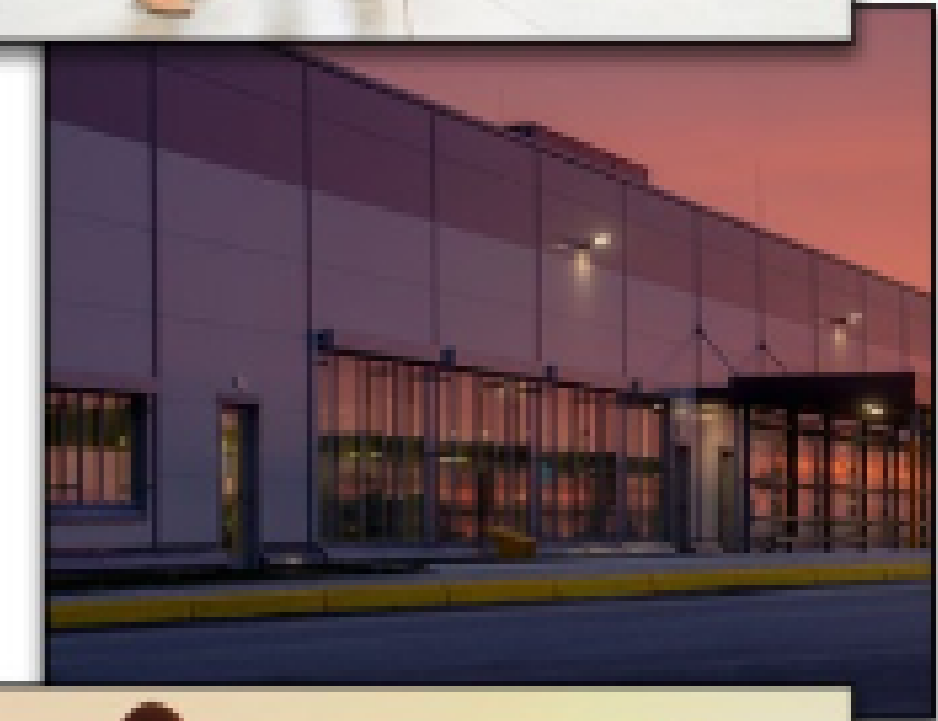
Specialized solutions for real estate developers, investors, and operating companies. We are here to support your real estate needs.

- Purchase or Refinance of Commercial Property
- Construction, Expansion, Repair, or Remodel
- Portfolio lending for office, industrial, multifamily, retail and more

Commercial and Business Loans

Meet your growing business demands with customized lending solutions to assist with business acquisition, expansion, and capital needs.

- Working Capital Lines of Credit (seasonal and permanent)
- Vehicles and Commercial Equipment (purchase or refinance)
- Capital Injections
- Debt Structure



Financing for Small Business Owners, Professionals, Farmers & Agribusiness, Non-profits and more.

Agriculture and Agribusiness

Local credit decisions from those who understand our farm and ranch communities throughout the Willamette Valley.

- Operating and Crop Lines of Credit
- Farmland, Pastures or Acreage
- Facilities and Improvements
- Livestock
- Equipment and Vehicles

Government Guaranteed Lending

Access to enhancements that allow us to offer expanded rate, term and loan structure options.

- FSA (Guaranteed Farm Loans)
- Other local government partnerships





Columbia Bank: Expanding Capital Access

Helping early-stage businesses grow



Columbia Bank's Small Business Focus

- Relationship-based community banking
- Local decision-making
- Solutions designed for businesses under two years

Business Credit Cards

- Fast access to working capital
- Ideal for everyday business expenses
- Helps establish business credit early

SBA Express Line of Credit

- SBA-backed revolving line of credit
- Supports cash flow and short-term needs
- Faster approvals than traditional SBA options

Equipment Financing

- Finances vehicles, machinery, and equipment
- Available for businesses under two years
- Preserves cash while investing in operations



Jason VanBuskirk
VP Community Manager
Salem East Branch

M 503.798.2985
O 503.399.2944



Learn more at www.ColumbiaBank.com | NMLS #: 1002375



Eric Bergeson

SBA/USDA Business Development Officer

Mobile: 503.887.2482 | Office: 360.755.6591

ebergeson@savibank.com



SBA LENDING GROUP

Small Business Administration

SBA & USDA Lending Programs & Solutions

ACCESS TO CAPITAL RESOURCE FORUM

May 7, 2026

Eric Bergeson, SBA/USDA Business Development Officer
11073 SE Main Street, Milwaukie, OR 97222
360.755.6591 direct | 503.887.2482 mobile
ebergeson@savibank.com

Two Types of SBA Programs – SBA 504 & SBA 7(a)



SBA 504

- Utilized primarily for Owner-User Commercial Real Estate Acquisition
- Two loans + Borrower Equity Injection – Typically 50/40/10
 - 50% of project cost provided by HCU/Savi secured by 1st position trust deed
 - 40% of project cost provided by the SBA via a Certified Development Company (aka CDC) secured by a 2nd position trust deed.
 - 10% borrower equity injection
- Can be used for ground-up construction or acquisition/remodel.

SBA 7(a)

- Single loan in which 75% of the loan amount is guaranteed by the US Government in the event of borrower default.
- Structured as a term loan and/or revolving line of credit.
- The SBA Guaranty functions as a credit enhancement that shores up a particular weakness in the credit request, e.g., lack of collateral, lack of down payment or reliance on projections.

SBA 504 Program



- Typically structured as a 50/40/10:
 - 50% = 1st position Conventional Term Loan
 - 40% = 2nd position Interim Loan to be taken out by SBA 504 Debenture within 90 days of Closing
 - 10% = Cash Equity Injection
 - If Start-Up = 50/35/15; If Special Purpose Property = 50/35/15; If Start-Up & Spec. Purp. Property = 50/30/20
- HCU/Savi partners with a Certified Development Company (CDC), which is a Nonprofit that administers and services the SBA 504 Program on behalf of the U.S. Small Business Administration.
- I partner with Cindy Kent of Cascade Capital Funding.
- Amortization/Term and Interest Rates:
 - 1st Mortgage is 25 due-in 10 with a 3, Year, 5-Year or 7-Year Adjust or 10-Year Fixed Interest Rate
 - Current Rates: 3-Year = 6.95% +/-; 5-year = 7.05% +/-; 7-Year = 7.25% +/-; 10-Year = 7.50% +/-
 - 2nd Mortgage is 25-Years fully amortizing with a 25-Year Fixed Rate.
 - 25-Year Fixed is currently 5.95% as of April-2026
 - Blended Rate = 6.56% for a 5-Year Adjust

SBA 7(a)



SBA 7(a) Financing Solutions for Business Owners

- Business Ownership Transitions
 - Partner Buyout
 - Internal Sale to Employee(s)
 - Partner Buy-In

- Tenant Improvements for leased space.

- Business Expansion – permanent working capital to expand to a new market or into a new vertical.

- Balance Sheet Restructures – correctly matching liabilities with assets to free up cash flow through lower payments; company must have history of profitability.

- Owner-User Commercial Real Estate Acquisition – typically with Total Project Costs < \$1,000m.

USDA Business & Industry (B&I) Program



- Primary Eligibility is determined by location of the project.
 - USDA is for communities with < 50,000 people or rural locations.
- Collateral Coverage of 1.0x or greater is required based on an 80% Advance Rate.
- Must be real estate secured although equipment as collateral can be considered.
- Good Alternative for property types in rural communities not favored by conventional lenders:
 - Restaurant property
 - Self-Storage Facility
 - Flagged hotels, e.g., Hampton Inn, Holiday Inn Express, etc.
 - RV Parks
 - Gas Station/C-Stores

Access to Capital



Cara Turano, President & Executive Director

Oregon Entrepreneurs Network (OEN) | www.oen.org

cara@oen.org | (404) 558-2716 | she/hers | Check out [our upcoming events](#)



OREGON
ENTREPRENEURS
NETWORK



**OREGON
ENTREPRENEURS
NETWORK**



VISION & MISSION

OEN envisions a robust, diverse, and collaborative entrepreneurial economy across Oregon and SW Washington.

We build and strengthen Oregon and Southwest Washington's early-stage entrepreneurs through the provision of education, guidance, connections, and financial opportunities, to impel increasing economic impact throughout the region.



**OREGON
ENTREPRENEURS
NETWORK**

CORE VALUES



**OREGON
ENTREPRENEURS
NETWORK**

Everyone is invited.

Committed to building an inclusive culture where entrepreneurs of all backgrounds, races, genders, geographies, and business sectors feel welcome and supported.

Work in and on this community.

Partner with founders, funders, and folks providing services who share the vision of a vibrant statewide entrepreneurial community. Take delight in this special part of the world in order to see local entrepreneurs thrive.

People are the network.

Connect the people building startups and launching new ideas to investors, mentors, business partners, media, followers and fans. Seek diverse talents, skills, lived experiences and perspectives to strengthen this community.

Embrace change.

Adapt ideas, the team, the board of directors and the programs to support entrepreneurship and pursue constant feedback, learning opportunities and iterations of OEN's work.



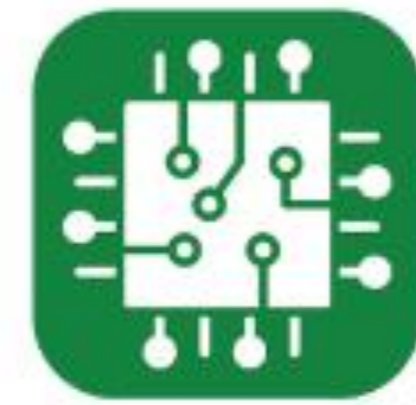
WHAT IS
ANGEL
INVESTING?

ANGEL OREGON PROGRAMS



AOCPG

ANGEL OREGON CONSUMER PACKAGED GOODS



AOTECH

ANGEL OREGON TECHNOLOGY



AOBIO

ANGEL OREGON LIFE & BIOSCIENCE

FOR ANGEL OREGON ENTREPRENEURS

- Funding & Capital Literacy Education Series
 - Understanding the Funding Stack
 - Valuations & Cap Tables
 - The Due Diligence Process
 - Industry specific regulatory & compliance training
- Virtual Pitch Practice Session
- Pitch Practice Coaching
- Financial and legal technical assistance
- Opportunity for companies to apply for the fund!
- Participate in due diligence
- 1 winner per Angel Oregon industry program per year



OREGON
ENTREPRENEURS
NETWORK

ANGEL OREGON PROGRAMS IMPACTS



- 1,675 companies completed entrepreneur training
- 34 investments
- \$5.6 million directly invested
- Average investment is \$165,000
- Sidecar investments average \$1 million + annually
- Tons of earned media for finalists and winners
- Investments have been in Portland, Eugene, and Ashland based companies

CONTACT INFORMATION



**OREGON
ENTREPRENEURS
NETWORK**

Yalda Moshiri

Angel Oregon Program Director

Email: yalda@oen.org

Alternate email: info@oen.org

Alternate phone: (503) 222-2270

Website: www.oen.org



USDA Farm Service Agency Farm Loans

FARM PRODUCTION AND CONSERVATION
FSA | NRCS | RMA | Business Center

What does USDA Farm Service Agency provide?

Loans

Disaster
Assistance

Risk
Management

Safety Net
Programs

Conservation
Programs

FSA Farm Loans

- FSA offers loans to help farmers and ranchers get the financing they need to start, expand or maintain a family farm.



Consider the Following:

Do you want to buy or lease a farm or ranch?

Do you need to buy things like a tractor, livestock, irrigation pipes, or a greenhouse for your farm or ranch?

Do you already own or rent farmland/ranchland and want to expand your business?

Has a natural disaster, such as drought, flooding, or a bad storm, ruined your crops or damaged your farm buildings or equipment?

FSA Farm Loans

Direct Loan Program

- Made and serviced by FSA using funds from the Federal Government.

Guaranteed Loan Program

- Made and serviced by commercial lenders.
- FSA guarantees the lender's loan against loss, up to 95%.

What Types of Direct Loans are Available?

Farm
Ownership
Loans

Operating
Loans

Microloans

Emergency
Loans

Youth Loans

Find the Farm Loan that is right for you with the Loan Assistance Tool!

- Loan Assistance Tool / Portal (usda.gov)
 - Check eligibility for FSA farm loans
 - Discover FSA loan products
 - Learn how to apply for a Direct Farm Loan online



Preparing for Your First Meeting with FSA Loan Official

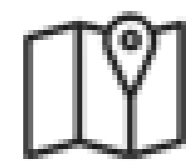
- What type of operation do you have or want to have?
- What resources do you have, or will you need to operate your farm or ranch?
- How will you market your product(s)?
- What are your short- and long-term goals for your operation?
- What are your income and expense projections?



Getting started with USDA:

- USDA Service Center Locator:

www.farmers.gov/service-center-locator



Find Your Local Service Center

- If you're looking for online help, visit Farmers.gov



Speaker Contact Information:

Celeste Bonniksen

Farm Loan Chief

Oregon State Office – Tualatin, OR

Celeste.Bonniksen@usda.gov

(503) 404-1117



USDA is an equal opportunity provider, employer, and lender.



Adam Bingham

Business Banking Relationship Manager

M: 503.888.6673

adam.bingham@usbank.com

Adam Bingham

Business Banking Relationship Manager, Vice President

Adam Bingham serves as the Business Banking Relationship Manager for the Oregon Willamette Valley, in supporting businesses throughout the region. With more than a decade of experience working alongside businesses across the Willamette Valley and the Oregon Coast, Adam brings a deep understanding of what it truly takes to build and sustain a successful enterprise.

Throughout his career, Adam has learned that every business carries its own story—one shaped by calculated risks, long hours, and unwavering determination. Those experiences cannot be captured by financial statements alone, and that belief forms the foundation of his relationship-first approach to business banking.

In his role as Vice President and Relationship Manager, Adam is known for standing shoulder to shoulder with his clients through every stage of their business journey. Whether helping a business secure its first major financing, navigate a period of rapid growth, improve cash flow efficiency, or plan thoughtfully for succession, Adam provides steady guidance, practical insight, and a genuine sense of partnership. He believes trust is earned through consistency, transparency, and care—and he approaches every client relationship as a shared mission anchored in long-term success.

Outside the office, Adam stays closely connected to the communities he serves. He values time spent with family, enjoys being outdoors in the Pacific Northwest, and finds balance through activities that keep him grounded and engaged locally. These experiences reinforce his passion for helping local businesses thrive—not just financially, but as integral parts of the communities they support.

Small Business Lending

Working together to find the right options backed by the strength and stability of **U.S. Bank**

THURSDAY, MAY 7TH 2026



More than a bank, we're part of Oregon



We live and work here

825K

TOTAL
CUSTOMERS

3,160

EMPLOYEES

121

BRANCHES

283

ATMS

We support business

82K

Business
customers¹

169

Small Business
Administration
(SBA) loans²

\$22M

SBA approved
loan total²

We invest in the community³

\$8.6M

U.S. Bank Foundation and corporate giving

\$598.9M

In community development loans and
investments to low-and-moderate-
income communities

46K

Volunteer hours



Outstanding

rating received by U.S. Bank from the
most recent Community
Reinvestment Act (CRA) exam⁴



Business Lending Options

Working Capital | Equipment Needs | General Business Purpose

Term Loans	Operating Lines of Credit	Equipment Finance
<ul style="list-style-type: none"> \$10,000 - \$250,000+ GBA Vehicle Equipment CRE Unsecured 6-months time in business required 	<ul style="list-style-type: none"> \$10,000 - \$250,000+ Unsecured GBA CRE (equity) 6-months time in business required 	<p>Streamlined option for equipment/vehicles</p> <ul style="list-style-type: none"> \$10,000 - \$200,000+ Terms: 12–60-month 3-years Time in Business required
Practice Finance	SBA Lending	Additional Lending Options
<p>Dental Family Medicine Veterinary</p> <ul style="list-style-type: none"> Acquisition Finance Partner Buy-Ins / Buy-outs Expansion & Relocation Equipment Financing 	<p>U.S. Bank is #1 Preferred SBA Lender in OR</p> <ul style="list-style-type: none"> 7(a) CRE 7(a) Non-CRE 504 CRE 504 Non-CRE SBA-Express 	<ul style="list-style-type: none"> Avvance – Customer Lending Solution Quick Capital for merchants Letters of Credit

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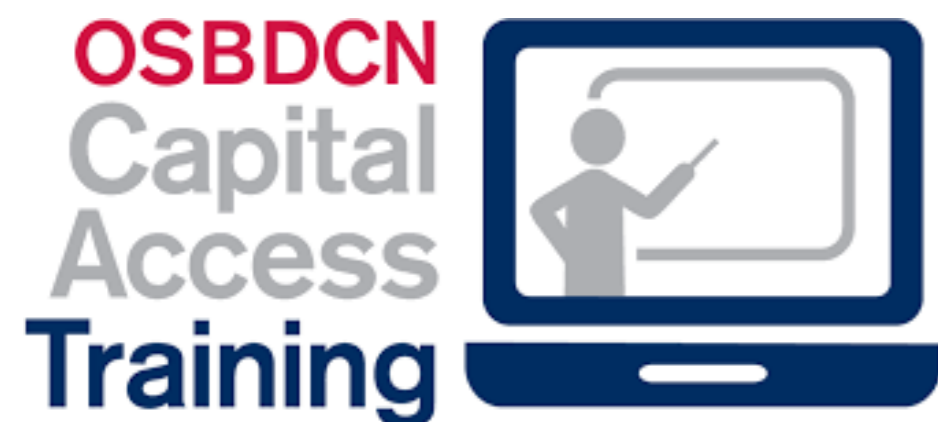
Questions

**Thank You to Our Speakers, Panelists, and
Resource Fair Providers!**

We appreciate your time, insights, and
contributions to today's discussion.

**Feel free to ask questions following the presentation
or visit their table during the Resource Fair.**

Access to Capital Resource Fair



Resource Fair

Resource Fair Tables:

- Business Oregon: *Rob Kaster*
- Chemeketa SBDC: *Matt Geiger, Beth Pratt*
- Citizens Bank: *Rod Frাগiao*
- Craft3: *Andrew Mattingly*
- Columbia Bank: *Justin Meier*
- Federal Reserve Bank: *Ian Galloway*
- First American Title: *Katie Engerman*
- First Federal: *Tyler Birman*
- Harborstone Credit Union: *Eric Bergeson*
- KeyBank: *Andre Gonzales*
- Oregon Entrepreneurs Network: *Cara Turano*
- Oregon USDA Farm Services: *Celeste Bonniksen*
- US Bank: *Adam Bingham*
- Launch Mid Valley / Willamette Equity: *Mike White*
- Yamhill County Assessment and Tax: *Samantha Williams*

Partner Information:

- MEDP
- McMinnville Chamber
- Latino Micro Enterprise
- WV COG - Business Financing

Thank You!

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Chamber Event Calendar

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