



OUR Community Bank (IO)

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Executive Summary



- On March 5, 2021, the **FDIC** issued its **Conditional Approval** for deposit insurance for **OUR Community Bank (“OURBank”)** and on March 17, 2021 the **Florida Office of Financial Regulation** issued its **Final Order of Approval** to organize **OURBank**.
- This document contains a description of **the investment opportunity** associated with the creation and operation of **OURBank**. The proposed investment will be of **High Impact** on the financial and social well-being of underserved communities in **Miami-Dade County**, particularly in the **City of Hialeah**, where the Bank’s headquarters will be located.
- **OURBank** will be a full-service community bank, serving the needs of **underserved small businesses, the entrepreneurs** behind them and their families, filling a void left by large national banks. **OURBank’s** name and brand will be **synonymous with small business lending** in Miami-Dade County
- **OURBank** is the result of the 20-plus years of experience of its organizers working with **self-reliant entrepreneurs** who create jobs by developing and expanding their own businesses in **underbanked** communities in South Florida.
- The Organizers estimate that the bank will be ready for final approval authorization to operate in the **fourth quarter of 2023** after the completion of the capital raise.

Why OURBank?

Underserved Target Market

- **OURBank** will **focus on the small business segment of the market**, predominantly owned and operated by **Hispanic/Latino and other minorities**, in Hialeah, and in Miami-Dade County, Florida.
- **OURBank's** strategic focus will be **primarily to serve small businesses seeking loans between \$50,000 and \$250,000** and to provide a full range of **competitive depository and other financial services to meet the needs of the small business owner**.
- **OURBank** will serve **the community at large** with commercial real estate loans : multi-family, owner-occupied and community development loans.
- **OURBank's** name will be **synonymous with small business lending in Miami-Dade County**, but never to the exclusion of other traditional loan-types and always maintaining a well-diversified loan portfolio.



Why OURBank?

Underserved Target Market

- **OURBank** will grow with its customers as the Bank develops long-term customer relationships and will offer personalized services to small business clients.
- **OURBank** will employ a “**boots-on-the-ground**” approach to serve customers **at their place of business**, leveraging on reliable, efficient mobile **technology**, supported by “**relationship banking**.”
- **There is a need for a special community bank such as OURBank**, given the bank consolidation that has taken place in the past 10 years with the **disappearance of many community banks**. Miami-Dade only has 13 community banks under \$1B from a high of 34 in 2007.
- These large organizations, positioned for capitalizing on economies of scale and standardized products, **have largely abandoned the market segment comprised of medium to small size businesses** (whether commercial, industrial or service oriented) **that require more individualized attention** as well as tailored deposits and lending products.
- Community banks have traditionally filled that void, and many have proven to **be extraordinarily profitable and successful**.



Why OURBank?

The Broader Market Opportunity

The banking regulatory agencies have recognized the important role of and need for community banks:

- In a **Community Banking Study** released by the **FDIC** in December 2020, former **Chairman Jelena McWilliams stated**: “I believe this work will provide continued recognition of community banks’ strength, their unique role in the banking industry, and their value to the public.” This was reaffirmed recently by Martin Gruenberg (proposed Chairman of the FDIC).
- **Governor Michelle Bowman** of the **Federal Reserve Bank** in a recent speech, stated: “Small banks are the lifeblood of their communities...By extending credit and offering specialized products and services that meet the needs of their borrowers, these banks empower communities to thrive.” Remarks of Michelle Bowman at the Conference for Community Bankers sponsored by The American Bankers Association, Orlando Florida, February 10, 2020.
- The **FDIC** publication, “**Investing in the Future of Mission-driven Banks, A Guide to Facilitating New Partnerships**” notes: “The FDIC recognizes that MDIs play a unique role in promoting economic viability in minority and low- and moderate-income communities. Preserving, promoting, and building capacity in these institutions are high priorities for the FDIC.”



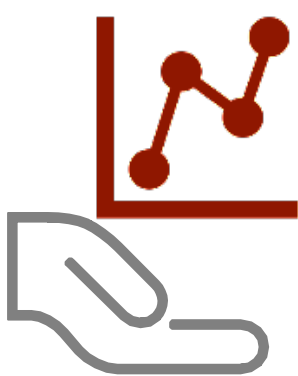
How: Specialized Strategy



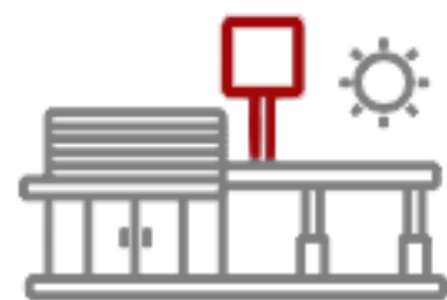
Customer-Centric at
place of business



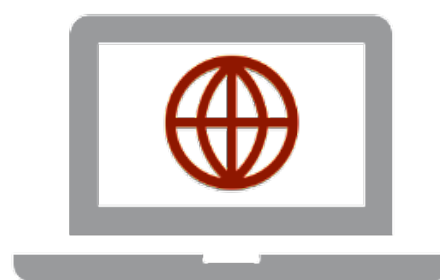
Focused on prudent
Controls



Growing with our
customers



Serving our
communities

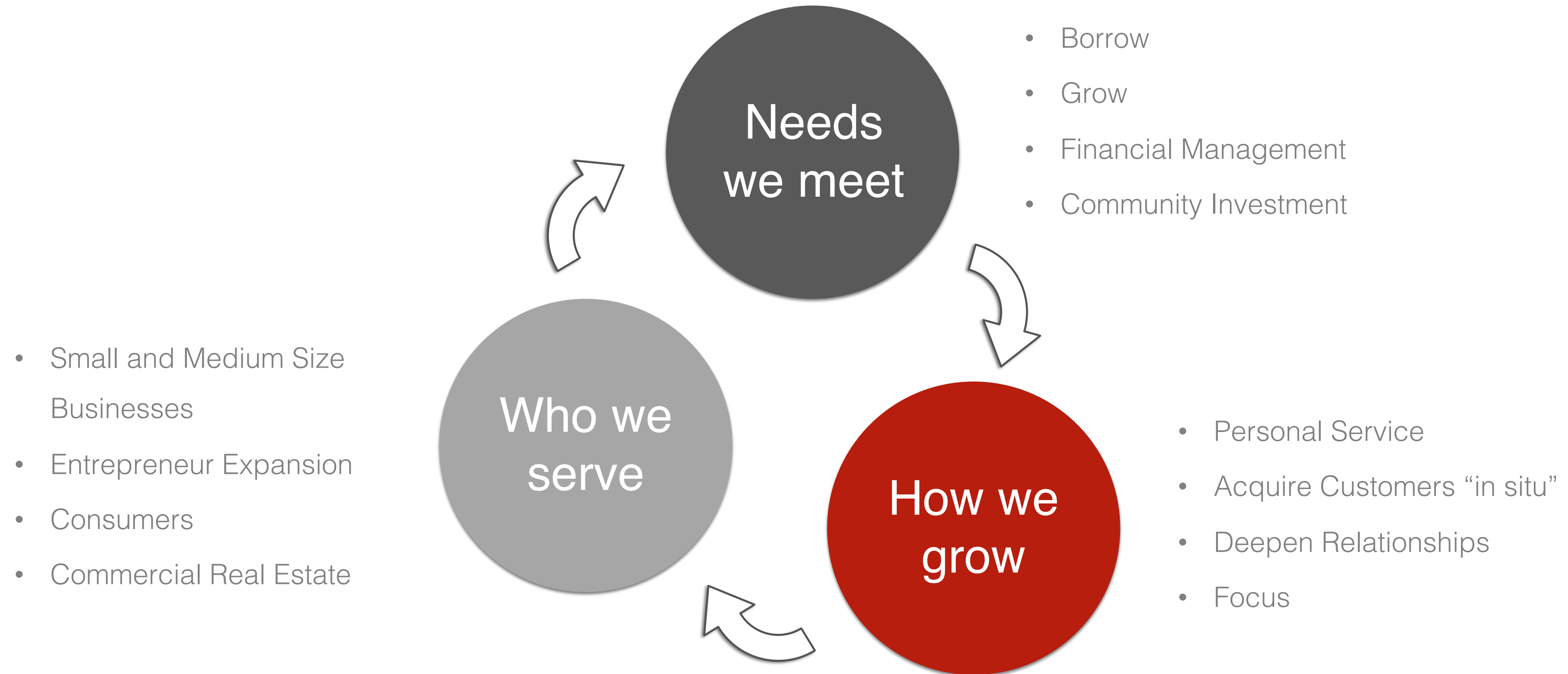


Strong technology
platform



Experienced Board of Directors
and Management

How: Strategic Positioning



What: Investment Opportunity

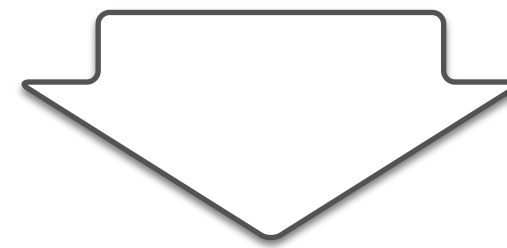


- OURBank will have an initial capital of **\$20,000,000.00** raised through a private placement of a minimum of **2,000,000 shares** of common stock with a face value of **\$10.00** per share.
- The Organizers' intent is to maintain the Bank's capital at equal to or greater than 9% of total assets. In order to maintain this level, the Board of Directors will manage the Bank to deliver an ROAA close to 1%, with a loan to deposit ratio close to 100% (with an internal policy limit of 95%) and with a net interest margin in excess of 4%
- Internal projections, available upon request, indicate that at the end of Year 3, capital will be at **10.19%**, the **ROAA of 1.05%** with a loan-to-deposit ratio of 91.20% and a **net interest margin of 4.66%**.

What: Investment Opportunity

Investors

- Up to \$20MM raised through a private placement.
- 2,000,000 shares of common stock with a value of \$10.00 per share.



Use of Funds

- Total of \$20MM into the capital of the Bank.
- Organizational expenses of \$3MM.
- Bank will start with a net equity of \$17MM.



OUR Community Bank (IO)

100% Ownership

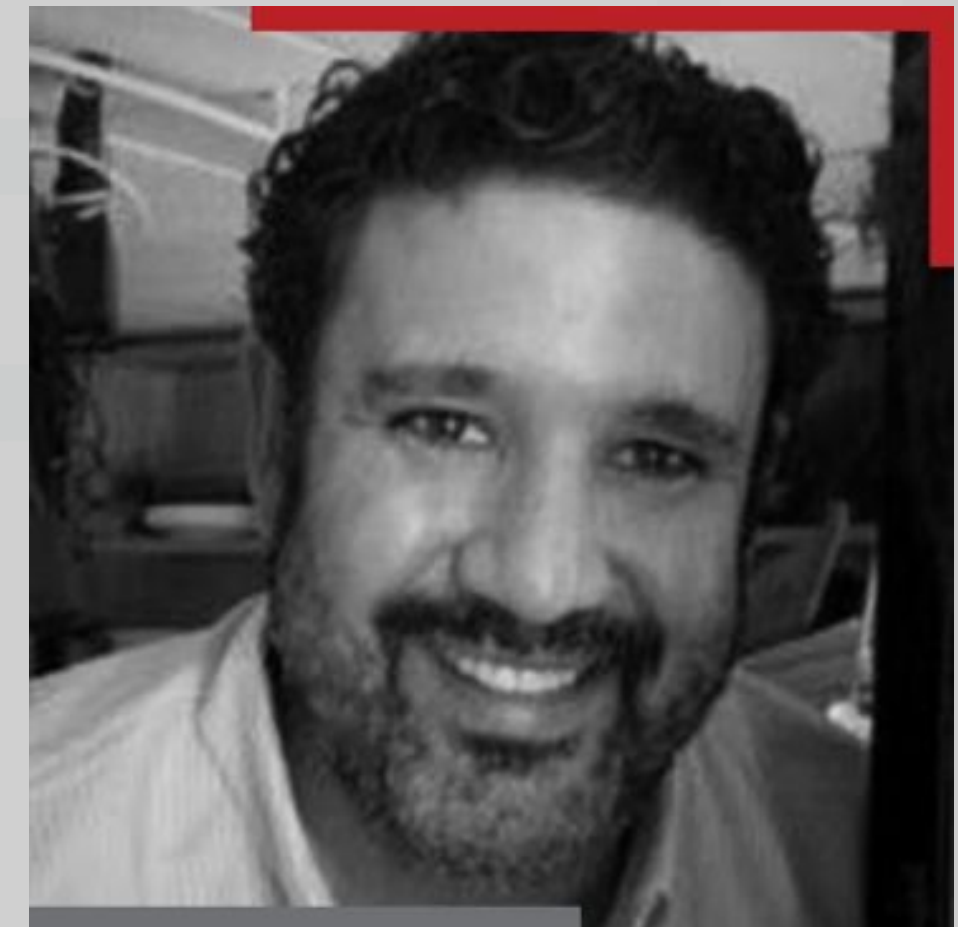
What: Board of Directors and Officers

- **Emilio M. Santandreu**, has been a commercial banker for over 30 years. Additionally, he has successfully promoted, developed and operated multiple financial institutions with a particular expertise in community lending. Mr. Santandreu is an Industrial Engineer and holds an MBA and a Doctor's degree in Business Administration (Global Business).



What: Board of Directors and Officers

- **Omar Alireza**, has experience in organizing financial institutions, working as an active consultant in the areas of finance, budgeting, lending, risk, operations, and compliance. Specifically, Mr. Alireza has managed the relationship with the CDFI Fund (Department of the Treasury) since 2013, when OUR Microlending became certified by the Fund. He is responsible for reporting to and compliance with the CDFI Fund requirements and regulations, as well as responsible for all award applications, having been awarded financial assistance funds on three separate occasions (2013, 2015 and 2017). Also, Mr. Alireza has filed with the Securities and Exchange Commission (SEC) three offering circulars under Regulation A and is currently in the process of filing a 4th offering. He has been the individual responsible for reporting to and compliance with SEC requirements and regulations. Mr. Alireza holds a Master in International Finance and a Master in Business Administration from IE Business School.



What: Board of Directors and Officers

- **Rafael F. Saldana**, Rafo Saldaña is a proactive boots-on-the-ground former community bank President / CEO keen on continuous transformation for sustainable profitability, with a hands-on versatile approach. His 30+ years experience includes executive management positions in commercial & consumer lending, marketing, operations, distribution, financial reporting and digital banking, at international banks; Citibank, Banco Santander, Wachovia, Fleet Bank, as well as marketing & analytics executive at credit card issuer Capital One, merchandiser Fingerhut Catalogs and credit scorer Fair Isaac (FICO). He is also former Dean of the School of Business of Miami Dade College and former Board member of the Florida Bankers Association (FBA), The Florida International Bankers Association (FIBA), The Miami Foundation and The Greater Miami Chamber of Commerce. Rafo holds a BA in Economics (magna cum laude) from the University of Puerto Rico with additional coursework in calculus and differential equations for econometrics and an MBA with quad majors in; Accounting, Finance, Operations and Industrial Relations from the JL Kellogg Graduate School of Management at Northwestern University in Evanston, IL.



What: Board of Directors and Officers

- **Francisco J. Gonzalez**, is an international attorney and private equity specialist with over 35 years of experience. He is a partner with a local law firm and is a Principal and Managing Director of BlackBow Capital, a private equity and venture capital fund manager with a successful track record of above-market returns specializing in early commercial stage ventures in the areas of financial services – with a particular emphasis in payment platforms, loyalty, and travel technology. Mr. Gonzalez holds a JD, an LLM and a PhD (Finance) from world class universities.



What: Board of Directors and Officers

- **Javier A. Soto**, an attorney by training, is a well-known government affairs and community development leader, currently serving as the CEO of the Denver Foundation. Prior to his current assignment, over the course of his 10-year tenure as The Miami Foundation's leader, he led the organization through a period of significant growth in assets, ambitions, and aspirations. He positioned the Foundation at the center of civic and philanthropic activity in the Greater Miami area. Javier has broad influence within the philanthropic sector. He serves on many boards, including the Council on Foundation, where he recently completed a two-year term as Board Chair. Mr. Soto was a member of the Board of Directors of Totalbank from 2009 until 2019.



What: Board of Directors and Officers

- **Dr. Charles F. Yanes**, is a physician and owner of a medical practice in Miami-Dade County. He has practiced medicine in Miami-Dade County for over twenty years and has developed a trusted relationship with his patients and colleagues. He completed his residency in 1998 at the University of Miami, Miller School of Medicine. A Diplomate in American Board Family Medicine, Dr. Yanes is also CEO of PreventiMed LLC, an IPA/ MSO with Practices located throughout Miami-Dade County.



Milestones Achieved

- **Initial HQ Secured**
 - Long term lease in place
 - Ready to open operations
- **Policy Manuals in Place**
- **Core Banking Platform - Fiserv Premier Contract Secured**
 - Mobile Banking- Card Services – Cash Management - Website
- **Loan Origination System – Baker Hill Contract Secured**
- **Domains Secured**
- **Main Vendors**
- **External Auditors (BDO)**



Milestones Achieved

- **Reputable Banking and Regulatory Counsel Retained**
 - Alcides Avila – Avila Law
 - Brian Recor – Recor Rieber
- **Directors and Officers Approved by the Regulators:**
 - Executive Chairman
 - President and CEO
 - CFO
 - Chief Lending Officer
 - Senior Operations Officer
 - BSA / AML Officer
 - 7 Directors
- **Regulators “onboard” with the Project**



Financial Projections – Selected Ratios (by 3er year of operation)

| Ratios | Best | Most Likely | Worst |
|---|----------------|----------------|----------------|
| | Year Three | Year Three | Year Three |
| Liquidity Ratio | 20.55 | 19.82 | 18.96 |
| Return on Average Equity | 12.30 | 8.75 | 4.20 |
| Return on Average Assets | 1.53 | 1.05 | 0.48 |
| Loan to Deposits | 91.20 | 91.20 | 91.20 |
| Equity to Assets | 10.77 | 10.19 | 9.48 |
| Noninterest Expense to Average Assets | 3.20 | 3.21 | 3.24 |
| Capital | 10.77 | 10.19 | 9.48 |
| Loan Loss as % of Loans | 1.50 | 1.50 | 1.50 |
| Premises to Capital | 0.00 | 0.00 | 0.00 |
| CRE Concentrations | | | |
| CRE Concentration Ratios (CRE/Total Capital)* | 364.69 | 385.51 | 413.55 |
| Construction Land & Dev. (Const & Land/Total capital) | 34.40 | 36.37 | 39.01 |
| Federal Funds Sold Average | \$ 4,000,000 | \$ 4,000,000 | \$ 4,000,000 |
| Investments Average | \$ 17,856,431 | \$ 17,245,427 | \$ 16,511,120 |
| Gross loans average | \$ 102,083,333 | \$ 102,083,333 | \$ 102,083,333 |
| Average Earning Assets | \$ 123,939,764 | \$ 123,328,760 | \$ 122,594,453 |
| Average Interest Bearing Liabilities | \$ 95,156,250 | \$ 95,156,250 | \$ 95,156,250 |
| Rate earned on Average Earning Assets | 7.04 | 6.59 | 6.24 |
| Rate paid on Average Interest Bearing Liabilities | 2.50 | 2.50 | 2.73 |
| Interest Rate Spread | 4.54 | 4.09 | 3.51 |
| Net Interest Margin | 5.12 | 4.66 | 4.12 |
| Gross Loan Yield | 7.96 | 7.38 | 6.93 |

* Includes owner-occupied

Financial Projections – Stress Test Compared Ratios

| Ratios | Original Year Three | - 10% Dep. Year Three | - 10% Loans Year Three |
|---|------------------------|--------------------------|---------------------------|
| Liquidity Ratio | 19.82 | 9.81 | 30.04 |
| Return on Average Equity | 8.75 | 8.67 | 4.67 |
| Return on Average Assets | 1.05 | 1.15 | 0.54 |
| Loan to Deposits | 91.20 | 102.60 | 80.26 |
| Equity to Assets | 10.19 | 11.32 | 9.59 |
| Noninterest Expense to Average Assets | 3.21 | 3.58 | 3.23 |
| Capital | 10.19 | 11.32 | 9.59 |
| Loan Loss as % of Loans | 1.50 | 1.50 | 1.50 |
| Premises to Capital | 0.00 | 0.00 | 0.00 |
| CRE Concentrations | | | |
| CRE Concentration Ratios (CRE/Total Capital)* | 385.51 | 411.28 | 391.61 |
| Construction Land & Dev. (Const & Land/Total capital) | 36.37 | 38.80 | 36.94 |
| Federal Funds Sold Average | \$ 4,000,000 | \$ 4,000,000 | \$ 4,000,000 |
| Investments Average | \$ 17,245,427 | \$ 5,820,048 | \$ 27,901,708 |
| Gross loans average | \$ 102,083,333 | \$ 102,083,333 | \$ 89,375,000 |
| Average Earning Assets | \$ 123,328,760 | \$ 111,903,381 | \$ 121,276,708 |
| Average Interest Bearing Liabilities | \$ 95,156,250 | \$ 84,125,000 | \$ 95,156,250 |
| Rate earned on Average Earning Assets | 6.59 | 7.02 | 6.12 |
| Rate paid on Average Interest Bearing Liabilities | 2.50 | 2.50 | 2.50 |
| Interest Rate Spread | 4.09 | 4.52 | 3.62 |
| Net Interest Margin | 4.66 | 5.14 | 4.16 |
| Gross Loan Yield | 7.38 | 7.38 | 7.38 |

* Includes owner-occupied

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