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PRESS ADVISORY

For Immediate & Continuous Release

AmPac Tri-State CDC, Inc. Becomes the Inland Empire's Only
Headquartered CDFI

Expanding Its Services As Champions of Job Makers – Small Businesses

August 3, 2017 -- AmPac Tri-State CDC, Inc. (AmPac) received notification from the Department of Treasury that the Community Development Financial Institutions Fund (CDFI) has certified AmPac Tri-State CDC, Inc. as a CDFI, a designation earned by mission-driven financial institutions dedicated to providing financial services to meet the needs of economically disadvantaged individuals within underserved communities. This will allow AmPac to expand upon its existing products that finance and foster the success of business at all stages of growth. AmPac will continue to serve small businesses as: an SBA 504 lender providing fixed rate, long term fixed asset financing with its banking partners; an SBA micro lender, providing direct financing up to \$50,000; and as a Community Lender, financing partnerships with the cities of Riverside and Apple Valley.

As a CDFI, AmPac will be able to position additional financing resources to businesses as a direct lender with flexible underwriting guidelines designed to move capital into underserved communities.

Based on the expected strategies -- geared to better reach women, minorities, veterans, and other underserved groups and industries, AmPac will:

- Tweak its underwriting guidelines to ensure that capital can be deployed with more flexible debt coverage ratios than traditional lenders

- Lower its credit score considerations for business owners that can explain credit issues and document a corrective plan of action
- Finance start-ups with good business plans and projections, along with credible credit scores.

All business owners that AmPac serves through its CDFI product will be offered technical assistance in conjunction with SBA partners that include the Women's Business Center, the SBDC and SCORE. Additionally, AmPac will partner with The Loan Doctor, to provide more hands-on capital assistance for borrowers to enable them to better understand their financial reporting systems, to evaluate their future "lend ability," and to facilitate opportunities to develop banking relationships for future growth.

AmPac exists to make communities better and families stronger as Champions of Job Makers – Small Businesses. As a CDFI, AmPac is ecstatic to use this designation to leverage private capital to maximize its community impact in the Inland Empire region, particularly serving small businesses in San Bernardino and Riverside Counties.

For more information on AmPac's service as Champions of Job Makers, call the office at 909-915-1706 or email info@ampac.com.