

## CLIENT PROFILE



### **Golub Group** **Colin Higgins, President**

Established as an independent investment advisory firm in 2003, Golub Group serves the wealth management and financial planning needs of families, individuals, foundations, and endowments, as well as business-owners seeking advice with their pension and profit sharing plans. Their clients receive institutional grade investment management and comprehensive advice with respect to their financial futures. They lead their clients through a process of discovery to learn about what's important to them and about the future they want to create. They consider their current and future financial resources, commitments and liabilities, risks and risk-appetite over relevant time horizons, and derive a plan to meet the goals that are articulated through this process.

"We work collaboratively with other trusted advisors of our clients in areas of law, tax, banking and risk management to ensure a comprehensive wealth planning relationship," said Golub Group President, Colin Higgins. "Golub Group is a proud partner of Presidio Bank since 2013 and appreciates the personalized and best in class service offered."

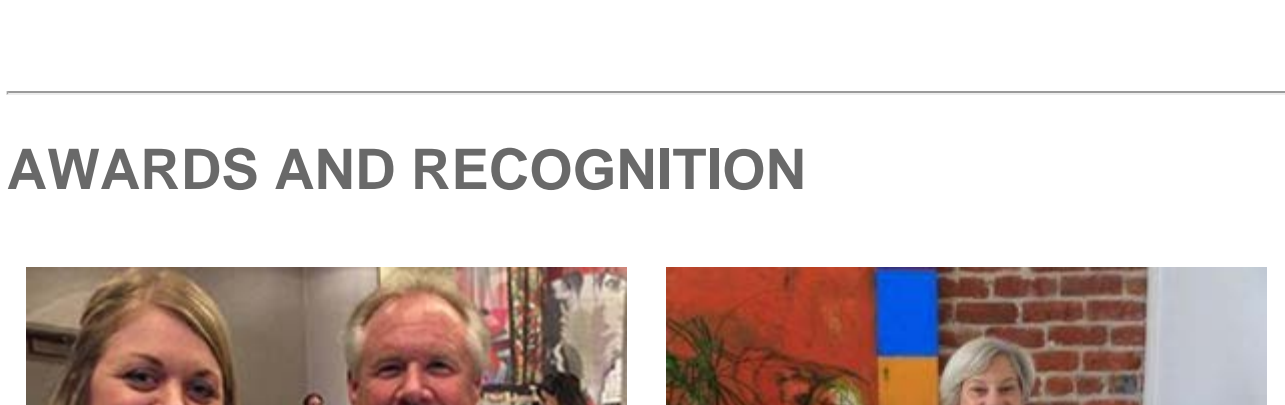
Given their mission of securing better futures, they focus all principles, practices and processes on building sustainable wealth for their clients. "Wealth is sustainable when preserved and grown as part of a holistic plan designed to ensure financial resources are sufficient to achieve a client's vision and goals in life and legacy. Each client's vision and goals are as unique to them as the amount of wealth they've accumulated. Our job is to understand what each client's vision and goals are and to help them create a financial plan and investment strategy that will give them the highest probability of success achieving them leveraging that wealth.

## NETWORK NEWS



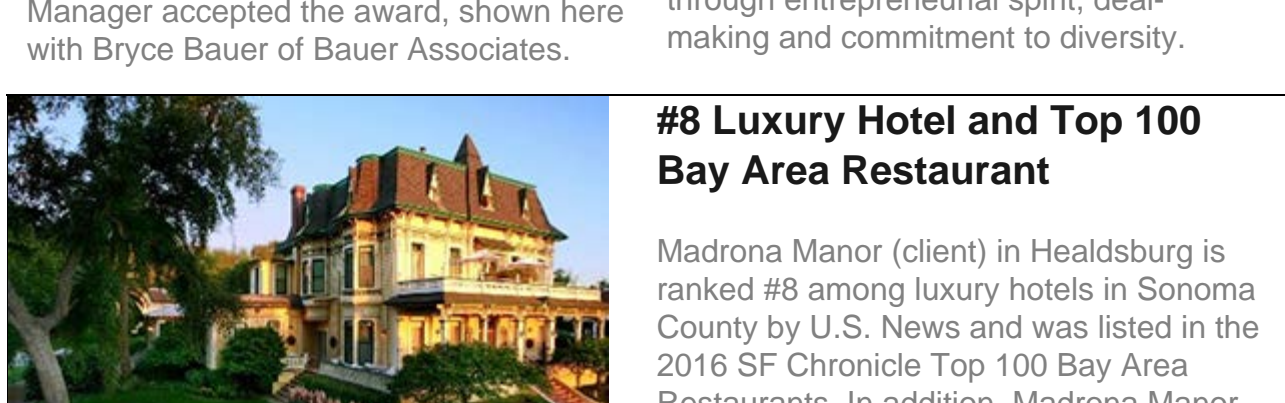
### **Marin Legend, Gary Casassa, passes**

Beloved and longtime Presidio Bank client, died of skin cancer at 61 on December 7. He was successful both in business, as co-owner of the Marin Cleaners, and as longtime head coach for the Redwood High School softball team. Gary was also recently inducted into the Redwood Athletic Hall of Fame. A former standout player summed it up, "He had such a big heart and will never be forgotten."



### **Featured in the Wall Street Journal**

Real estate developer Kathy Kuhner, owner of Dogtown Development Company (client), was featured in a Wall Street Journal article about the soaring costs of living in Oakland. One property featured (see photo) initially listed for \$925,000 sold for \$1.2 million after multiple offers. In 2010, Kathy was inducted into Alameda County Women's Hall of Fame for Non-traditional Careers. She is not only the mother of 10 children, but has had successful stints as a therapist, community organizer and now, as a real estate developer.



### **Office Ownership Proves to Be Valuable Investment**

Doug Tom of TEF Architecture and Design (client) went from renting to buying office space in 2013 with the help of broker, Cushman & Wakefield, and Presidio Bank. Their building near the Van Ness corridor originally purchased for \$3.4 million now costs the equivalent of \$30 per square foot per month for the mortgage.

## AWARDS AND RECOGNITION



### **ACEC 2017 Engineering Excellence Award**

Summit Engineering, Inc. (client) was selected by the ACEC California judging panel to receive a Commendation Award Certificate for the Napa Berryessa Resort Improvement District project in the ACEC California 2017 Engineering Excellence Awards competition. Gina Giacone, P.E., Principal and Water/Wastewater Division Manager accepted the award, shown here with Bryce Bauer of Bauer Associates.



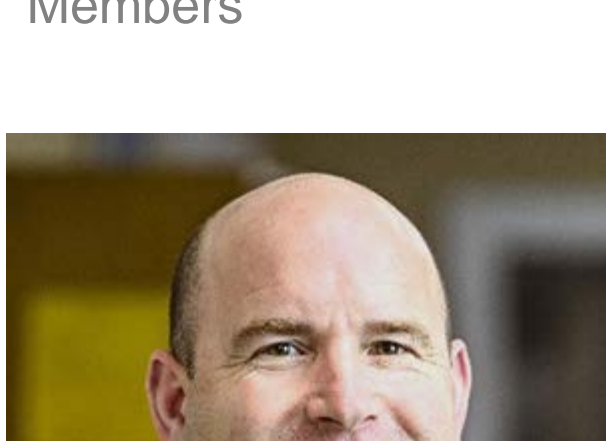
### **Industry Impact Award**

Barbara Morrison, CEO and Founder of TMC Financing (client) won the Industry Impact Award at ELEVATE, an annual Bay Area wide event honoring diversity and women's leadership in commercial real estate. The Industry Impact Award honors a dynamic woman who has made an immeasurably positive impact within the commercial real estate industry through entrepreneurial spirit, deal-making and commitment to diversity.



### **#8 Luxury Hotel and Top 100 Bay Area Restaurant**

Madrona Manor (client) in Healdsburg is ranked #8 among luxury hotels in Sonoma County by U.S. News and was listed in the 2016 SF Chronicle Top 100 Bay Area Restaurants. In addition, Madrona Manor retains its place as a One-Star Michelin restaurant.



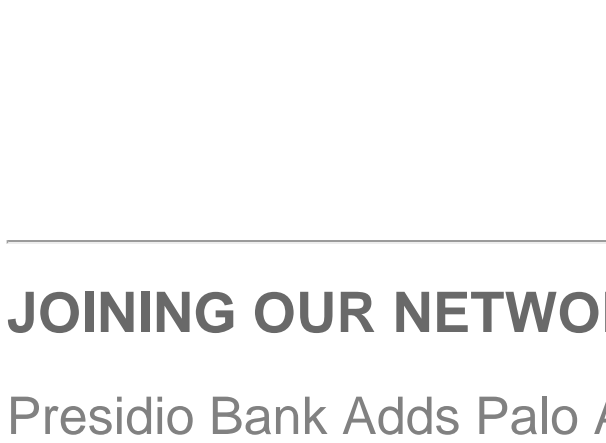
### **Best Outdoor Dining in Marin**

Sam's Anchor Café (client) in Tiburon is ranked Best Outdoor Dining in Marin by the Pacific Sun. The restaurant has long been famous for its American/Seafood cuisine, the fun atmosphere and breathtaking views of Angel Island, Alcatraz and the San Francisco skyline.



### **Latino Business Leadership Award**

David Ortega, President of Lola's Market (client), in Santa Rosa received the 2016 Latino Business Leadership Award (sponsored by the North Bay Business Journal) recognizing outstanding leaders throughout the SF North Bay.



### **Best SF/Bay Area Seafood Restaurant**

The Seahorse Restaurant (client) in Sausalito was chosen by Gayot as one of 2016 Best SF/Bay Area Seafood Restaurants for its combination of live entertainment, a lively wine bar scene, Italian seafood and dancing all in one package.



### **Top Trending Companies**

Leading technology services distributor, Intellisys, Inc (client), has been named an Owler HOT in 2016 Winner in Petaluma. Owler recognizes the top trending companies in cities around the world. Out of more than 15 million companies, Owler picked 4,500 award winners across 600 cities worldwide.



### **The North Bay Business Journal named these among their 2016 Best Places to Work:**

- Linkenheimer LLP
- Private Ocean
- Summit Engineering Inc.

## JOINING OUR NETWORK

### **Presidio Bank Adds North Bay Advisory Board Members**



### **Matt Brown** **Owner/President,** **Meridian Commercial**

Matt has worked with property developers, landlords, tenants, buyers, and sellers in Marin and Sonoma counties representing hundreds of transactions and millions of square feet of commercial space. Matt uses his insight and regional market knowledge with local clients to enhance the region's economy and keep profits within the local community. Active in civic affairs and local politics, Matt is a dedicated member of the Marin Economic Forum's Construction and Real Estate Committee, and serves the Mayor of San Rafael on the Downtown Business Issues Committee.



### **Eric Sternberger** **Partner** **Ragghaianti | Freitas LLP**

Eric acts as outside general counsel to businesses, counseling them on all matters including, business strategies, formation, succession planning, joint ventures, mergers and acquisitions, capitalization, and licensing. He is rated AV Preeminent by Martindale-Hubbell. He also provides risk analysis and negotiation services on behalf of Angel Investors, as they relate to bridge loan financing, convertible securities, and direct stock acquisition. Eric is the former Chair of the California State Bar Committee on Partnerships and Limited Liability Companies.

## JOINING OUR NETWORK

### **Presidio Bank Adds Palo Alto Advisory Board Members**



### **Eric Alburger** **Founding Principal/Partner** **ABD Insurance & Financial Services**

Eric launched ABD Insurance & Financial Services, along with his partners, in 2011. His focus is on the procurement of new business opportunities, client management, insurance consultation, risk analysis and insurance program design. Eric specializes in Real Estate / Property Portfolios, Construction/Development, Liability insurance, Workers' Compensation, Errors & Omissions (E&O) and Directors & Officers (D&O). Growing up in Menlo Park, Eric remains active in the community.



### **Ben Paul** **Executive Managing Director** **Cushman & Wakefield**

Ben focuses on corporate real estate leasing and sales on the San Francisco Peninsula. He has the leading market share of exclusive listing assignments in excess of 6 mil SF as well as exclusive corporate tenant clients in occupancy of over 1 mil SF. Over the last decade, Ben has averaged 6th out of over 300 brokers and has numerous company awards in leadership and sending out multimarket transactions. He is also managing partner of multiple commercial property investments.

## JOINING OUR NETWORK

### **New Clients**



### **Beechwood School**

A private, non-profit school of 170 students in Kinder Prep through Eighth Grade serving families from Menlo Park and East Palo Alto. The students' educational efforts are guided by a highly qualified staff of 30 dedicated teachers and administrators and supported by many volunteers from the community.



### **Green & Noblin**

A law firm specializing in class action litigation with primary emphasis on product liability. Green & Noblin recently returned as a Presidio Bank client after 3 years because the level of service they receive at Presidio Bank cannot be matched by the other banks with which they deal.



### **Grid Alternatives**

An Oakland-based non-profit that assists low-income homeowners and communities get access to solar systems in California, Colorado and several other states. Their mission is to make renewable energy technology and job training accessible to underserved communities.



### **MILwright**

A second-generation family-owned (Kurtz Family) and operated manufacturing business. Named for its molded in liner (MIL) technology, they produce caps and closures for the packing industry, including food, pharmaceuticals and cosmetics. They manufacture the innovative MILcap, which was developed by the company utilizing green technology.



### **Okizu Foundation**

A nonprofit organization that provides peer support, respite, mentoring, and recreational programs to meet the needs of all members of families affected by childhood cancer. Their programs are a collaborative effort between Okizu and the pediatric oncology treatment centers in Northern California.



### **TIMBUK2**

Founded by SF bike messenger, Rob Honeycutt, TIMBUK2 created the iconic messenger bag in 1989. Since then, they have been making bags built to last a lifetime. But it is more than about bags, as they are committed to improving life in the city through local manufacturing.



### **Woodlands Market**

Recognized as an industry innovator by focusing on natural and sustainable products, supporting local suppliers, and keeping its steadfast commitment and involvement with surrounding communities alive. It has always been a community meeting place and a place to make food discoveries.



## RECENT BANK NEWS



### **Presidio Bank Awarded Prestigious Tall Tree Award**

The Palo Alto Chamber of Commerce named Presidio Bank an Outstanding Business in recognition for its commitment to working with charitable organizations, introducing its nonprofit clients to shareholders at its annual meetings, featuring nonprofit organizations in advertising, and donating through its Community Values CD. "Their passion and dedication to all residents of the communities they service set them out as an example to the business community."

## TEAM MEMBER PROFILE



### **David Neagle** **SVP/Relationship Manager**

Industry veteran for over 35 years, David is a valued member of our banking community. David gets satisfaction from facilitating client's banking needs to get things done. He is a great representation of Presidio Bank's core values and its commitment to the community. David gets fulfillment from his participation on boards (Ritter Center and TMC) and on the credit committee of nonprofit micro-lender, Working Solutions.

His profound time management skills helped him train to swim the Tiburon Mile from Angel Island to Corinthian Yacht Club last year. He looks forward to celebrating his upcoming 30th wedding anniversary with his wife, Rosanna. He has two daughters Mia and Olivia.

David demonstrates praiseworthy commitment, awareness and responsibility to the growth of his family, work, and the community.

