



# FUNDING & GRANT SOURCING

Chuck Hunter  
Business Development Officer  
Northern California Division  
[chunter@pacificenterprisebank.com](mailto:chunter@pacificenterprisebank.com)  
(949) 463-9239  
November, 2013



# 2013 – 2014 Truck Lending

- ◆ State wide truck emission regulation and compliance measures that are driven by CARB and it's AQMD partners on tractors that move goods in the ports, rail yards and over the highways.
- ◆ Funding for grant and non-grant projects
- ◆ Class 6-8 trucks
- ◆ Pacific Enterprise Bank is an approved CALCAP lender
- ◆ Proven track record

# SUBSIDIZED FUNDS

- ◆ Carl Moyer Goods Movement Program with 950 million available starting in 2008 and continues today
  - ◆ 400 million trucks serving ports and large fleet
  - ◆ 360 million for over the road tractors / small fleet
- ◆ Cal Cap ARB independent contributor for 20% 5mil in 2011 and 14% there after (currently on hold until 2014)

# DAY CAB



# CONVENTIONAL TRACTOR



# LONG HAUL



# WORK TRUCKS



# TANKER TRUCKS





# REFUSE TRUCKS



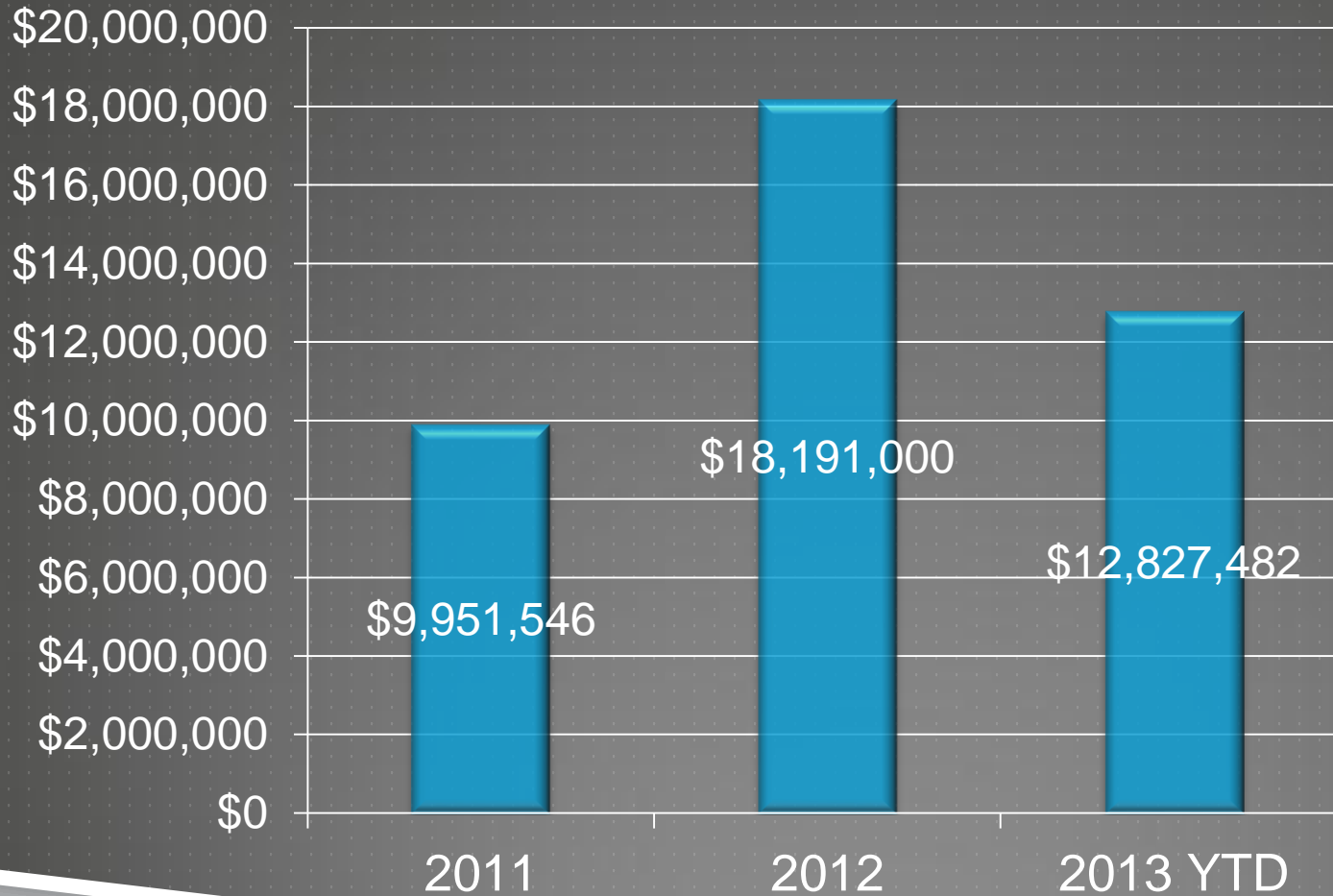
# CONNECTIONS

- ◆ Dealership Network
- ◆ Trucker Fairs
- ◆ AQMD Outreach
- ◆ Public/Private Organizations
- ◆ Grant Outreach Programs
- ◆ Education
- ◆ Fleets
- ◆ Brokers

# GRANTS

- ◆ HVIP <Hybrid Voucher Incentive Program>
- ◆ Prop 1B <Goods Movement>
- ◆ VIP <Voucher Incentive Program>
- ◆ TIMBER <Truck Improvement Modification Program Emissions Reductions>
- ◆ DERA <EPA Funded, State Driven>
- ◆ HFCVIP < Hydrogen Fuel Cell Voucher Incentive Program> Wishful thinking?

# TOTAL LOAN PRODUCTION



## Total Loans Each Year

2011: 168

2012: 268

2013 YTD: 209

# MARKET CONDITIONS

- ◆ Slightly more positive than just 2 years ago
- ◆ Still a struggle for most IOO's and small fleets
- ◆ Changes in grants (smaller, no port/rail, no DPF)
- ◆ Many in the industry struggle with less than "A" credit scores
- ◆ Some have filed bankruptcy or foreclosures
- ◆ Salaries still on a level they were 2 years ago

# WHAT CAN WE OFFER?

## ◆ Reputation is everything

### ◆ Time kills deals & Relationships

- ◆ Quick response to complete deals submitted with 24-48 hour turn around

- ◆ Funding deals with in a timely manner meeting the customers needs

- ◆ 100% Financing on grant projects

## ◆ Trying to improve our own process?

- ◆ Growing personnel base to keep up with demand

- ◆ Improving the process in general as issues arise



**FOR QUESTIONS AND  
INQUIRIES CONTACT:**

Chuck Hunter  
Business Development Officer  
Northern California Division  
[chunter@pacificenterprisebank.com](mailto:chunter@pacificenterprisebank.com)  
(949) 463-9239  
November, 2013

