



*(From left to right) Darryl Foreman, Ralph Hutchinson, and Dr. John Little at the French Camp Conservation Bank in Stockton, CA*

## **PRESS RELEASE FOR IMMEDIATE RELEASE COMMUNITY BUSINESS BANK**

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### **LOCAL BUSINESS HELPS PROTECTS LEVEE ON THE AMERICAN RIVER WHILE SAVING AN ENDANGERED SPECIES**

WEST SACRAMENTO – To improve the safety of a levee on the American River in Carmichael, the U.S. Army Corps of Engineers needs to make structural improvements to it. To avoid diminishing the habitat of the Valley Elderberry Longhorn Beetle (VELB), a federally threatened species that lives in elderberry shrubs such as those on levees along the American River, the shrubs on the levee in Carmichael need to be transplanted off-site before construction can begin. Delta Habitat, LLC expects to begin the process of transplanting elderberry shrubs in the later part of 2008 so the VELB will not be harmed when work on the levee begins, said Darryl Foreman, President of Delta Habitat, LLC and Manager of the French Camp Conservation Bank.

This project in Carmichael will be the first for Delta Habitat, LLC since it received financing support from Community Business Bank. Foreman explained that “with this kind of help from Community Business Bank the needed improvements and equipment purchases for related projects and the Conservation Bank could be made now, adding to our efficiency and to our ability to respond to other eco-restoration opportunities.”

Delta Habitat, LLC is the owner of the 84 acre French Camp Conservation Bank (FCCB) located in Stockton, California at the confluence of French Camp Slough and the San Joaquin River, and is a vital part of the US Fish and Wildlife Service VELB recovery program. FCCB was created for the purpose of preserving the VELB, an insect listed by USFWS as a threatened species under the Federal Endangered Species Act. The conservation bank was developed by Delta Habitat and is managed by Foreman and botanist, Dr. John Little.

Immature VELB beetles live in the stems of the elderberry shrubs. Mature beetles feed on its flowers. If a construction project in the Central Valley needs to remove elderberry shrubs to construct their project, they must do so in a way as to preserve the endangered beetles; this is where Delta Habitat and the Conservation Bank come in.

With the construction of the VELB Conservation Bank, Delta Habitat was granted “VELB credits” from USFWS. These credits are in turn sold to applicants to mitigate for project impacts to the elderberry shrubs and VELB habitat. Delta Habitat also provides a service to transplant the elderberry shrubs from project sites to French Camp as part of the mitigation process. When they get a removal request, they determine size and parameters according to a USFWS formula and then the applicant is sold the required number of “credits.” Subsequently, they physically remove the shrub according to required specifications and replant it at their wildlife preserve in French Camp.

Delta Habitat’s unique business and complex structure made getting financing tricky. “This was not your everyday loan, it was very difficult to get credit, and most lenders did not understand how to determine value. CBB took the time and effort and had the insight” said Foreman. “The loan and our relationship with Community Business Bank provide us with peace of mind so we can focus on other environmental issues. Our horizons are broader and our vision clearer with the financial support CBB brings to Delta’s current eco-restoration projects as well as future ones,” said Foreman.

“They have knowledgeable, professional people on the scientific and business operations side, and they counted on us to be the smart guys on the money side,” said Ralph Hutchinson, Chief Credit Officer at Community Business

Bank. "I honestly believe the number of banks capable of working through a deal this complex and finding suitable customized structures are few and far between," Hutchinson explained.

Delta Habitat's clients consist mostly of state, county, and federal agencies and some land developers. With their loan, Delta Habitat's projects are streamlined and they have more opportunities to take on projects of greater scale.

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If you would like to learn more about Delta Habitat and the French Camp Conservation Bank, contact, Darryl Foreman. You may email him at [gagwaai@aol.com](mailto:gagwaai@aol.com) or phone at (415) 309-0646.

Community Business Bank serves customers throughout San Joaquin, Sacramento, Placer, Yolo, Solano and other contiguous counties, offering commercial banking services with an emphasis on small and medium-sized businesses, professionals, agricultural related businesses and not-for-profit organizations. Since opening in November 2005, the Bank has grown to approximately \$135 million in assets.

Community Business Bank stock is traded under the symbol cbbc.ob. For more information about the Bank, visit the Bank's website at [www.communitybizbank.com](http://www.communitybizbank.com) or contact Ralph Hutchinson at (916) 830-3584.