think we can all agree that 2020 has been an extremely challenging year. I'm sure there are people you have turned to for help and guidance during this difficult time.

I hope you will join me and take the time to thank them for all they have done to support you as we continue to work toward a better tomorrow.

I am thankful for the **generosity** of those who give of themselves because it is the right thing to do.

I am thankful for the **compassion** of

the **compassion** of those feeding or helping the less fortunate.

I am thankful for the **selflessness** of families caring for loved ones who can't care for themselves.

Steve Van Dorn

President/CEO

I am thankful for the **bravery** of our first responders and healthcare workers who fearlessly run toward danger.

I am thankful for the **commitment** of teachers to relearn how to shape and affect children's lives.

I am thankful for the **determination** of small businesses that have adjusted and readjusted to the demands of this time.

I am thankful for the courage of those

suffering with mental illness to reach out at a difficult time.

I am thankful for the **unrelenting tenacity** of parents who have added "teaching from home" to their parenting duties.

I am thankful for the **servitude** of the non-profits for they fill the gap for those that struggle.

I am thankful for the **connectivity** of the internet to bring families, friends and businesses together at a critical time.

I am thankful for the **joy**, **wisdom** and **smiles** my family brings to my life.

Lastly, I am thankful for those who choose **positivity, patience, flexibility** and **love** in a world we could not have imagined.



The Van Dorn Family enjoying time together at Manresa Beach, just south of Aptos. From left to right: Jon, Jason, Lori, Steve and Jeff.

Business Spotlight

Committed to clients and community

Poppy Bank is 5-Star rated by BauerFinancial, the nation's leading independent bank and credit union rating firm and is recognized as one of the strongest financial institutions in the country. Poppy Bank specializes in business lending including commercial real estate, construction and SBA/USDA loans. They have built a reputation of responding quickly to loan requests, turning applications around expeditiously, and closing loans. In addition, Poppy Bank offers a full array of personal and business banking products and services including deposit products, cash management services and ACH processing.

Locally, the Poppy Bank branch in Pleasanton is located on Stoneridge Mall Road. "We are the 15-time winner of the Best Places to Work in the North Bay and recipient of the North Bay Biz Top 500 Companies Award. We provide extraordinary service and are



Lydia Santin

Santin has more than 28 years experience in the banking industry and comes from



a family where her Dad was a banker his entire working life, and retired as President and CEO of Bank of Livermore. "I grew up with his example of honesty and integrity, both in business and personally, and I knew that was the lead I would follow for my own life," said Santin. "Banking was a natural fit; it is in my DNA. I began my career as a part-time teller and quickly worked my way up in the ranks."

Poppy Bank exists to meet the banking needs of our clients and to make a positive difference in the communities it serves. "Our focus and dedication remain on supporting the business and economic prosperity of the areas in which we live and work," said Santin.

Santin says Poppy Bank's commitment to making a positive difference in the lives of their employees, customers and communities is paramount; culminating in the creation of PoppyCares, their program designed specifically for non-profit businesses. "This program is dear to me, it allows me the opportunity to give back, which is why I decided to become a banker in the first place," she said.

Learn more about Poppy Bank at www. poppy.bank and contact Lydia Santin via email lsantin@poppy.bank or phone at 707-636-9123.



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