On the following pages, you will read about a few financial institutions that are building on Southern California’s strong banking tradition.
Whether they know it or not, everyone has a calling. Some people were born to be doctors. Others were meant to teach. John Black and Brian Horton? They were born to be hands-on commercial bankers. They love what they do, and it’s clearly evident in the success of their organization and the satisfaction of their customers.

Black is CEO, and Horton is President of 1st Enterprise Bank, headquartered in Los Angeles with offices in Orange County and the Inland Empire. Founded just over five years ago, the bank has already reached $550 million in assets – organically, one customer relationship at a time.

“We are a different kind of bank – healthy and growing,” says Black. “Ours is a safe, sound and dynamic banking company that has grown steadily over the past five years. We intend to continue our mission of becoming a billion-dollar bank over the next several years by recruiting talented bankers and attracting high-quality new customers.”

1st Enterprise offers competitive rates and fees, and all of the banking services available from major banks. The difference is its exclusive “boutique” level of service delivered by dedicated, caring and highly experienced bankers who give personalized attention to small- to mid-sized businesses and their owners.

**Staffed by Dedicated, Experienced Professionals**

“Our staff is exceptional,” says Horton. “We are a group of professional bankers who think like entrepreneurs because we are entrepreneurs, having started the bank from scratch. Our 65 hand-picked employees average 20 years of experience in the industry. We make it a priority to understand all aspects of our customers’ businesses.”

The bank’s success is based on a history of long-term relationships with well-run businesses and their owners. It has remained disciplined and focused on its markets and its strategies since inception.

“Our top management is very involved,” says Black. “The majority of our day is spent with customers. We are fortunate to have an excellent customer base, and we enjoy being partners in their entrepreneurial successes. Most of our new customers come from word-of-mouth referrals, which says a lot. We take tremendous satisfaction from knowing we have the trust and confidence of our customers.”

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