



Not-for-Profit Services

At CoBiz Financial, we support our local communities through contributions, in-kind donations, volunteerism and board service.

But what we most enjoy is partnering with your not-for-profit to bring clarity and support to the financial and business issues your organization faces. We create specialized financial solutions to help your organization thrive.

Our comprehensive, cohesive products are tailored to not-for-profits and community agencies. Our services are designed to protect your resources, people and funds. Our expertise provides continuing educational opportunities and opens the door to collaborative connections throughout the business community. All of this is aimed at freeing your time and energy so that you can focus on your organization's distinct mission and success.

It's our goal to make sure your organization is supported by a financial partner that appreciates your business, understands your financial situation and is equally passionate about your mission. Together, we can improve our communities.

Arizona Business Bank

Banking & Treasury Management Services

We customize banking solutions to help maximize efficiency, protect your accounts and increase yields on your operating cash—creating more funds with which to deliver your mission.

We have extensive experience in providing financing for working capital needs, as well as helping organizations to evaluate the benefits of permanent taxable and tax-exempt financing. We have the expertise to create customized financing solutions including restructuring existing debt, and new facility and equipment acquisition. We can also tailor financing in conjunction with capital campaigns.

Maximize efficiency and put your money to work

- Simplify reconciliation, eliminate idle funds and reduce the need for book transfers and separate Money Market/sweep accounts with a specially designed, high-interest-bearing analysis checking account
- Protect principal and earn a competitive return with preferred rates with CDARS®, FDIC-insured CDs up to \$50 million
- Collect payments quickly and safely with Lockbox
- Make fewer trips to the bank using Remote Deposit or courier services
- Process credit card transactions with merchant services
- Simplify expense tracking and earn rewards with business credit cards

CoBiz Insurance*

Insurance and Risk Management

From your buildings to your board members, the right insurance coverage is crucial to protecting your organization's assets. And one of those assets is your employees—competitive employee benefits ensure your organization can attract the best and brightest.

We take time to understand your unique situation and then design programs to meet your needs in the most comprehensive way possible.

Insurance and risk management

- Our risk management approach provides a comprehensive review to ensure your organization and your board members are well protected through our company partners, who specialize in not-for-profit and human services insurance.
- Day to day, we provide administrative support, communication and compliance assistance, and we monitor your insurance policy's performance on an ongoing basis.

- We offer a full line of insurance products, including property and casualty, directors' and officers' liability, fraud insurance, workers' compensation, and professional liability insurance.
- Our team of experts will continually provide the professional advice you need.

Employee benefits consulting

Quality employee benefits have become a crucial part of the compensation package for employees in all industries — a key element in employee recruiting, retention and motivation. And, one of the fastest-growing budget items for many companies. Our experienced team can help you create a cost-effective employee benefits package that fits your budget and matches your company objectives.

CoBiz Wealth*

Investment Management

We've managed assets of local foundations, endowments and family offices for several decades using a fee-only structure.

Reach your short-and long-term financial goals

Through our investment management team, we will work with you to reach your organization's longer-term strategic goals while assuring liquidity for current-year budgets.

Customize solutions for your organization's needs

We'll draw on our investment management expertise to build a customized portfolio that can address all of your goals: cash flow planning, allocation for future growth of your surplus funds, and diversification for safety and risk management.

CoBiz's Commitment to Community

CoBiz Financial is deeply committed to a culture that celebrates and encourages community involvement. We are active contributors to many not-for-profit agencies and many of our employees give of their time and talent through board service, volunteer projects or our Day Off for Caring. The employee-led CoBiz Cares Foundation grants more than \$150,000 each year. Biz Bash, our signature fundraising event, has given more than \$4.5 million to not-for-profits in Colorado and Arizona since 2001.