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thing.
We handle
the rest.

C3bank of Encinitas will
help you and local brands, like
Rob Machado Surfboards, succeed.



 banks with us.

Come visit us at our new Encinitas branch, 850 S Coast Hwy 101.



C3bank.com



(L-R): AJ Moyer, CEO of C3 Bank, Mike Persall, Chairman of C3 Bank & ABP, and Phil Broderick, COO of ABP Capital.



Not Just Another Bank C3bank & ABP Capital set up shop

When construction of the sleek new modern building at the corner of Highway 101 and H Street, the common mantra of “there goes the neighborhood” started to spread through the minds and out of the mouths of many locals. For Encinitas residents, there is and always has been a collective protectiveness and resistance to change, especially when it comes in the form of development of our beloved Highway 101.

But as the building started to go up, many locals saw something different—it wasn’t a blocked off walled in cold office space, it was an open, clean, and architecturally beautiful building designed by local architect Brett Farrow. The end result of the building’s design is pleasing to the eye, even though it’s modern look is vastly different than the surrounding structures.

When the structure was completed, our curiosity was sparked again, and from there, the groaning began, when we found out it was going to be a bank—“Great, another bank,” was the tag line. Well, for those still curious

as to what this building holds, it is, in fact, a bank. But it’s definitely not just another bank, this is a locally owned and operated bank and investment group that focuses mostly on the needs of local businesses, as well as commercial real estate.

The building houses two companies: C3bank and ABP Capital. C3bank is focused on creating a different culture than the standard banks a lot of us are used to. For one thing, all the owners of this bank live locally and don’t have offices on Wall Street, they have them right here in Encinitas. Already the bank has developed a great stable of local business clients like Rob Machado Surfboards, STOS Partners, Lofty Coffee Co., Homegrown Meats, Seaside Market, and Prager Bros Artisan Bread, just to name a few.

Yes, this is a bank. Their goal is to make money, but at the same time, the owners and management team (most of which are former members of the USD Surf Team) is dedicating plenty of resources to local businesses in the form of networking, open office and meeting

areas available to clients and friends of the bank, lending services, and a highly tuned focus on servicing the individual needs of each client. This probably sounds like marketing jargon, but when you meet the crew at C3 and ABP, you’ll see that they are in it for the right reasons, and are dedicated to the community. Don’t be afraid to pop in and ask some questions, C3 and ABP will be open for business in Encinitas the beginning of June.



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