



Pacific Crest
SAVINGS BANK

CLIENT: Dino Christophilis, Alpine Anna, LLC

INDUSTRY: Retail property acquisition and management, real estate portfolio

SERVICE: Lending, Business Checking



BUILDING BUSINESS

Strengthening Partnerships During Challenging Times

Dino Christophilis is no stranger to navigating a business through turbulent times.

Over the past 20 years, Dino and his team have built an independent portfolio of thriving retail properties throughout the greater Puget Sound region. Between a global pandemic and an ever-changing economy, for Dino, the world of retail and property management has changed [since 2018](#). We recently followed up with him to learn more about his experience as a property investor during these challenging times and how he was able to successfully navigate through the uncertainty.

Among Dino's investment properties are community gathering places which are home to beloved local retailers and restaurants – two industries hit particularly hard by the early shutdowns

“Pacific Crest was incredibly kind during the pandemic.”

during the pandemic. While his tenants quickly pivoted and adapted to evolving safety protocols, many businesses were required to pause operations, creating uncertainty for landlords under the state moratoriums.

When Pacific Crest Savings Bank proactively reached out to Dino in March 2020 offering flexibility and support, it was another example of PCSB's unwavering commitment to their clients. The parties discussed the potential for payment restructuring



or loan modification strategies, something no other lender had provided. Although Dino was initially uncertain of his needs, the bank's flexibility eased his concerns and strengthened his ability to manage the immediate pandemic risks.

"It was an authentic gesture which provided peace of mind, regardless of your debt structure," Dino said. "It simply reaffirmed Pacific Crest Bank's commitment to our well-being as a landlord and the well-being of our tenants during a pandemic. Pacific Crest stepped up and proactively reached out to support us. This approach is one we will never forget."

The options Pacific Crest offered to Dino and his investments translated into flexible relief for tenants in need. Throughout the course of 2020, Dino worked on a case-by-case basis to create rent payment plans specific to the needs of tenants. This approach proved successful, as all his tenants remained in business and continue to thrive.

As the pandemic presented uncertainties and unknowns, Dino knew he could count on Pacific Crest as a partner who would be there regardless of the magnitude of the next challenge.

"Whenever I approach Pacific Crest with questions, they thoroughly answer every single one of them – which is something not many banks will take the time to do," Dino said. "It's not super common that you can just email a bank's leadership team and receive the type of timely response I get from Pacific Crest."

"If you're looking for a relationship lender, they're definitely one you should consider."

With a mutual understanding and sincere care for their clients, both Dino and Pacific Crest Savings Bank understand that great businesses are built on great relationships. While the pandemic's challenges taught us many valuable lessons, one thing is certain: Genuine compassion, commitment, and care for those you serve are the surest way to build lasting and meaningful relationships in business and in life.

To find out how Pacific Crest can help you with your loan, contact:

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Pacific Crest Savings Bank is a local, independently owned community bank. We've been delivering the highest level of customer service and expertise to our community for over three decades.

We are committed to helping you build your future as you live in the present. Whether you are an individual, a small business owner, or a real estate investor, we take that commitment seriously. Beyond offering a full suite of competitive checking and savings products, we also build specialized loans for multifamily, commercial and residential properties and offer construction loans for our local builders.

We think you'll like what you see from the Crest.