

Mission Valley Bank empowers local businesses with tailored solutions



Mission Valley Bank

Address

9116 Sunland Blvd.
Sun Valley, CA

Phone

818-394-2300

Website

missionvalleybank.com

Assets

\$682M

Founded

2001

Software Solutions

BusinessManager™

more than a bank

“The medical staffing company was growing rapidly, but was held back by inconsistent cash flow,” mentions Heidi Demattos, Senior Vice President and Manager of Accounts Receivable Lending at Mission Valley Bank.

When this local business faced challenges with cash flow due to delayed payments from hospitals, the Sun Valley-based bank stepped in. By leveraging BusinessManager, a tool from Jack Henry™, Mission Valley Bank provided a customized accounts receivable financing solution to bridge the gap.

Demattos continues, “We provided a tailored financing solution that allowed them to cover their operating expenses and continue their growth trajectory without financial stress.”

Mission Valley Bank’s President and CEO, Tamara Gurney, explains, “It all started during the 2008 Great Recession. We realized our businesses were starting to get squeezed on cash flow; and we needed a better solution. Rolling time forward: the important thing to our bank was that BusinessManager is very specialized.”

By integrating BusinessManager into their operations, Mission Valley Bank has been able to streamline their commercial finance business, offering highly customized and effective financial solutions. With BusinessManager, the bank can address the diverse needs of its clients, ensuring they receive the support necessary to navigate their financial challenges and achieve their business goals.

The intervention not only stabilized the medical staffing company’s cash flow, but also positioned them to confidently take on new contracts – a type of success near and dear to Mission Valley Bank.

“We see ourselves as more than a bank,” remarks Demattos. “We’re a partner in our clients’ growth journeys.”



“By leveraging BusinessManager, Mission Valley Bank provided a customized accounts receivable financing solution to bridge the gap.”

Heidi Demattos

SVP, Mission Valley Bank

Becoming a Trusted Advisor

Mission Valley Bank opened its doors in July 2001, rooted in the heart of Sun Valley, California.

Founded by a group of local business professionals and bankers who have long served this community, the bank understands the significance of developing deep relationships within the communities they serve. This dedication is evident in their commitment to providing exceptional financial solutions and acting as trusted advisors to each client.

“Whether it’s the community where my branch is sitting, the larger community of the San Fernando Valley, or another small community somewhere that’s underserved, our goal is to provide financial solutions that help local businesses succeed,” states Gurney.

This philosophy is evident in how the bank customizes its services to meet the specific needs of each client, ensuring businesses have the financial tools they need to succeed. And in fact, since the inception of the San Fernando Valley Business Journal’s annual “Most Trusted Advisor Awards,” Mission Valley Bank’s business bankers have consistently been honored with the title of “Most Trusted Advisor - Business Banking,” reflecting their unwavering commitment to trust and excellence.

“Our program isn’t just about providing funds – it’s about being a trusted advisor,” says Gurney. “We guide businesses through financial planning, helping them manage seasonal fluctuations and invest in growth opportunities.”

Overcoming Their Biggest Challenge: From the CEO

“I’d say our biggest challenge was not having an expert to be in charge of leading the BusinessManager solution,” says Gurney. “Now that we do, we’ve seen huge benefits.”

“There are complexities if you don’t have a champion – that person who takes the lead, owns a solution, and knows that solution inside and out,” explains Gurney. “Without that, it’s difficult to capture business because a typical Relationship Manager or Business Development Officer may know a little bit about the solution, but they’re going to sell to their own strengths and don’t always look for the opportunity for a BusinessManager line. They tend to look to offer a regular line of credit because that’s what they know.”



“Whether it’s the community where my branch is sitting, the larger community of the San Fernando Valley, or another small community somewhere that’s underserved, our goal is to provide financial solutions that help local businesses succeed.”

Tamara Gurney

President and CEO, Mission Valley Bank

“It was really when we had the opportunity to bring on Heidi as our BusinessManager champion that we were able to take this line of business to a whole other level,” Gurney continues.

“Our champion’s complete understanding of the solution and how it fits the unique needs of each prospect she interacts with has made all the difference. She’s able to explain BusinessManager so that prospects understand it’s a great tool for their business to be able to sustain rapid growth or periods of contraction; and ultimately help them succeed in the long term.”

Helping Businesses Thrive

Mission Valley Bank’s dedication to providing personalized financial solutions and their deep commitment to the community make them a vital partner for local businesses.

The medical staffing company signed onto the bank’s BusinessManager solution in early 2022. They started at a \$2M line of credit. Today, that number is \$6.5M. As for sales, prior to BusinessManager, they did \$2.4M in 2022 while year-end for 2023 showed \$24M. “That would not have been possible without a program like this,” concludes Demattos.

“We want to help businesses stay in business and grow because it builds the infrastructure for communities to provide so many other services,” says Demattos. “It just makes our economy better all the way around.”

effectively manage commercial finance business

[Learn more](#) about supporting your business strategy with a highly configurable system.

For more information about Jack Henry, visit jackhenry.com.