



“Communities are built on successful nonprofits providing services.”

Arizona Center for the Blind and Visually Impaired found a bank that values community with BOK Financial.

With a vision for a bigger and better way to support people in need, the **Arizona Center for the Blind and Visually Impaired (ACBVI)** needed support to make it happen. “Our agency is over 70 years old, and we’ve never owned property; we always leased,” said Steve Tepper, executive director for ACBVI. “We were leasing two buildings on a four-acre campus with six buildings. We had a dream of having our own campus and making it a haven for people who are blind, visually impaired, deaf or hard of hearing.”

By partnering with **BOK Financial**, they got on track to make that dream a reality.

A first-hand look at the facility is what sealed the commitment for Bruce Guest, BOK Financial’s regional director of commercial banking, who led the way in helping to secure an owner-occupied real estate term loan in 2022.

“That tour really enabled Bruce to see what we were doing,” said Tepper. “He was instrumental in getting us that loan. He was really invested and interested in the work we were doing.”

Meet The Arizona Center for the Blind & Visually Impaired

FOUNDED: 1947

HOW THEY MADE THEIR MARK: The center has Arizona's only program to certify clients for work if they're blind or visually impaired.

"Whatever it is they want to do, it's our job to figure out how to make that happen," said Tepper. "We had one client who came from a family of welders but was prohibited from becoming an apprentice because of his vision. We developed a one-of-a-kind digital magnification device that attached to his helmet. He's now a welder for the City of Phoenix."

Recently ACBVI developed a comprehensive rehabilitation program and vocational rehabilitation services to be accessible for individuals who are living with combined vision and hearing loss up to and including the DeafBlind.





GETTING THE AGENCY WHAT THEY NEEDED— WITH RELATIONSHIPS TO SUPPORT IT

The loan enabled the center to transform beyond its dream and add a Federally Qualified Health Center (FQHC) to expand the way it helps people who are blind or visually impaired.

Before purchasing real estate, BOK Financial helped ACBVI obtain a Paycheck Protection Program (PPP) loan during the pandemic. This was after another large bank failed to give the agency what it needed. “We never heard from them. We never talked to them. We were just client number ‘x,’” said Tepper. “When we moved over to BOK Financial, we were immediately assigned a relationship manager who was literally there to help us with the transaction and anything else we needed.”

“We took a hands-on approach with PPP loans. We didn’t outsource them,” said Brian Barry, market team leader of commercial banking at BOK Financial and ACBVI’s current account manager. “We processed them all right here in the commercial bank. Every client interacted with their banker who walked them through the process from application to funding. It was a very manual/personal process the clients appreciated.”

“We wouldn’t have made it without the PPP loan,” said Tepper. “We were doing the work but didn’t have the financial resources. BOK Financial plugged us in with the right people and looked at our business, analyzed it and told us how we could do things better. It felt like we had a partner to make sure we could do the best we could do with our money, which in turn, we use to support our clients. They’ve been instrumental in our success.”

The result: The center can provide its services on a bigger and better campus, offer experiential events, and also serve as an educational resource to educate the public about those living with a vision disability, while working toward creating better equality and opportunities in the community. Their motto is: “Making the impossible seem mundane.”

4 benefits of buying property through an owner-occupied real estate term loan

- 1 Potential eligibility for various tax deductions that can significantly lower your overall tax bill.
- 2 Monthly payments will stay the same for the life of the loan.
- 3 Mortgage payments go toward building equity in the property, which can be leveraged for future investments or financial opportunities.
- 4 The freedom to make improvements to your property that align with your business goals without needing to seek permission from a landlord.

BOK Financial offers long-term fixed-rate options and customizable conventional and SBA loan options for owner-occupied real estate.

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Steve Tepper
Executive Director for ACBVI



“BOK Financial is people first and service second. You can’t replicate that anywhere else. BOK Financial understands community better than any bank I’ve ever been with.”

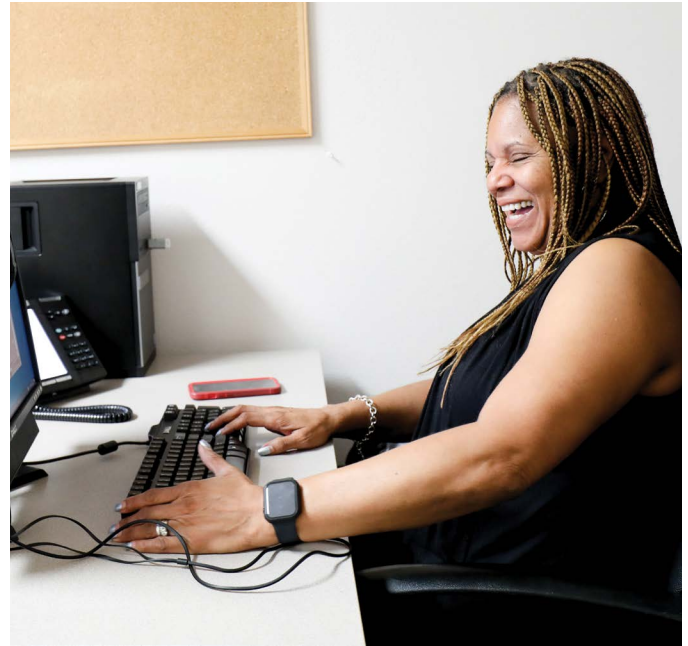
Steve Tepper
Executive Director for ACBVI



Feeling like just a number at another large bank, ACBVI turned to BOK Financial and found not only a partner for their banking needs but also a team of volunteers who began to participate in the events they provide for their clients in keeping with the company’s strong volunteer service culture and community commitment.

“With a lot of larger banks, you’re just a customer. BOK Financial has invested financially and otherwise. We had eight of their employees volunteering at our recent event. They’re on the front line,” said Tepper. “They watch over us and make sure we’re OK. I’ve banked with a gazillion other people, and it’s so dramatically different with BOK. I know we’re in great hands, and others are too.”

BOK Financial also allows employees to nominate nonprofits for local grants through the Guide the Giving program each year. ACBVI was voted to receive that money for two years in a row, and the company sponsors many of their activities.



A FOCUS ON COMMUNITY INCLUSION

For a person who is blind, visually impaired or hard of hearing, participating in sports is often prohibitive. ACBVI hosts events with the goal of “making the impossible seem mundane” by taking groups on adaptive sports field trips to go skiing, kayaking, indoor rock climbing and more.

Each impaired person is partnered with a volunteer to do the activities together. Barry is not only ACBVI’s banker, but also passionate about supporting their mission. He’s proud to say he’s participated in every adventure activity offered by the center. “The adventure activities provide opportunities for clients to participate in experiences they would otherwise not. Watching them learn a new skill like: snow skiing, rock climbing, kayaking or other water sports is impressive. These skills are hard to learn as a sighted person and I am always

impressed on the positive attitudes expressed as clients persevere. Being willing to get out of your comfort zone is brave. Spending time with ACBVI clients, getting to know them, is the highlight of all the adventure activities. I am confident I gain more from the adventure day experience than the client.”

For many of the clients ACBVI brings to these experiential events, it’s a rare highlight in a life of challenges. “Our people are carrying heavy loads, they’re housing insecure, food insecure, they’re living with depression or anxiety,” said Tepper. “We had someone who went to an event on the lake, and all he did that day was have lunch and go on a pontoon ride. I asked him about his experience, and he said it was the best day since he lost his vision 10 years prior. Can you imagine that’s the best day you’ve had in a decade?”



Meet Brian Barry, market team leader, commercial

JOINED BOK FINANCIAL: 2014

EDUCATION:

Bachelor of Science, Business Management, Arizona State University
Master of Science, Accounting, University of Phoenix
AZ Certified Public Accountant

WHAT MAKES BOK FINANCIAL DIFFERENT? BOKF takes pride in attracting and retaining high-quality bankers. Our bankers are key advocates for their clients. They understand client industries and provide relevant advice. Each client relationship is valued as demonstrated by BOKF's high-touch delivery model. Any bank can provide loans, deposit accounts and treasury services, but few have a culture where client experience, giving back, and building long-term relationships are at the core.

WHY DO YOU CHOOSE TO WORK AT BOK FINANCIAL AS OPPOSED TO ELSEWHERE? The culture of doing what is right for clients with a long-term view keeps me here. I am proud to work with a strong financial institution that is large enough to provide all the tools needed for my clients to be successful. It is also nimble enough to provide personalized service. This balance gives me confidence to present BOK Financial as an ideal financial partner to both customers and future customers.

