



*“What was so impressive about our first interaction with Montecito Bank & Trust is they took the time to come to our facility and really understand what we were trying to do. They met with us several times and restructured our loans for us. A completely different feel of a local bank versus a national brand.”*

- Steve Yapp  
Owner, PODS



Lending



Banking



Investing

For over 40 years, **Montecito Bank & Trust** has offered customized lending, banking and investing, for all businesses – big and small.

How can we help you grow?

 **Montecito  
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