

Building for the Long Term with Jamul Casino

“Hard work, perseverance, determination and a strong belief in what we do” are the qualities that Chairwoman Erica M. Pinto says got Jamul Indian Village Development Corporation and Jamul Casino to where it is today, after a 20-year journey to build the 200,000 square-foot Southern California gaming facility as not just a revenue source for their tribespeople, but as a long-term stability plan.

The path hasn't always been an easy one. Regarding the property, which Jamul describes as the “newest, closest, and most genuinely entertaining casino in San Diego,” tribal representatives say they had a bad taste in their mouths from some previous business experiences. They found the industry experts at Western Alliance Bank's Gaming group made the effort to establish a different type of relationship with Jamul's board and tribespeople a more personal one.

“They weren't just looking to close the best deal for them. We really felt they were willing to listen to us.”

— *Michael Hunter, Jamul's Vice Chairman*

Jamul Casino initiated the refinance in 2019, but the process was sidetracked when COVID-19 emerged, impacting entertainment and hospitality businesses in particular.

In 2020, despite the sizable difficulties wrought by the pandemic, Western Alliance Bank's Gaming group was able to deliver for Jamul. “Our experience throughout this refinance has been quite different from anything I've ever experienced with other banks. Our banker, Ashan Perera, truly understands our business and is invested in our success,” said Chairwoman Pinto. “I place major importance on how you treat people and the inclusiveness we were shown throughout the refinance process was incredible. He invited our tribespeople out

to get to know us and kept in touch with us during the challenges of 2020 when the pandemic hit.”

Focused on the health of guests and workers on site, Jamul Casino made a tremendous investment in additional safety protocols throughout 2020, establishing a COVID task force team, installing a heat sensor camera to check guest temperatures quickly upon entry, spacing out games and tables, and creating a health and safety hotline for anyone to express concerns.

As the 2020 recipient of the American Indian Chamber of Commerce of California's highest honor, the Warrior Award, recognizing her continuous work on behalf of tribal businesses and community growth for Native peoples, Chairwoman Pinto is known as a strong advocate for tribal businesses in establishing self-reliance for the long term.

“The refinance with Western Alliance Bank's Gaming group has put us on the right path to pay down our debt, which is a huge priority for us as a business. And down the line, we will have the opportunity to refinance again, pay down our debt even more and lessen our interest. The Indian gaming industry has allowed us to take care of our people, run our government and make sure our future is a good one,” said Chairwoman Pinto.

“It's important for us as a board to team up with Western Alliance's Gaming group because of the integrity they have shown us. We want them as a partner as we expand and diversify. I'm so proud of the team we have in place and look forward to continuing to work with their bankers.”

— *Chairwoman Pinto*