



FOR IMMEDIATE RELEASE

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RCU celebrates small business growth—in May and every day

May is Small Business Month; Small Business Week is May 4-10

Santa Rosa, CA – As Redwood Credit Union (RCU) marks 75 years of service, it's celebrating not just its own history but the stories of the small businesses that helped shape the community alongside it.

One such company is **Hog Island Oyster Co.** Like RCU, Hog Island is deeply rooted in community—it's celebrating its 42nd anniversary—while also focused on building strong relationships and a sustainable future.

According to Hog Island founder and CEO John Finger, growing the blue food economy—through proteins sourced from aquatic environments—contributes to a more resilient and equitable food system. To help reduce its carbon footprint, and because oysters reflect a strong “sense of place,” the company sources most of its seafood on the West Coast.

Hog Island was co-founded by Terry Sawyer, who also acts as the company's vice president. With locations throughout the North Bay and San Francisco, the company is committed to “doing things the right way.” Part of that is choosing where they bank.

“I like the model of a credit union,” Finger says. “Where we bank has an impact. Where that money is used has an impact. It means something to us.”

Another RCU business member, who recently financed heavy equipment with an SBA loan, is **Direct Line Dozer, Inc.**, co-owned by longtime friends Vince Herring and Kevin Fox since 2020. Fox is also licensed as a timber operator for clearing brush for fire prevention efforts, but the company's emphasis is on fighting fire. In 2024, they worked on the Point fire near Healdsburg, the Toll fire in Calistoga, and the Park fire in Chico, the largest wildfire of California's season.

Herring's father and grandfather moved mobile homes for a living, so he "grew up on tractors." In addition to helping protect communities threatened by wildfires, Herring loves the sense of camaraderie he and Fox share with their crews. "It's us against the fire. We've got to work as a team."

According to Herring—an RCU member for nearly 20 years who also has mortgage and auto loans through RCU—teamwork was also on full display during his recent loan experience with RCU. Direct Line Dozer relies on federal firefighting contracts, which account for a lot of local jobs, but in order to apply, they needed additional equipment—a second semi and an excavator. Because of a looming deadline, they were worried they would have to wait until 2026.

"It came down to the wire," Herring says. "The loan officer said it was the fastest they had ever funded an SBA loan."

With the quick processing, Direct Line Dozer, Inc. made the deadline to file for the federal government.

"RCU cares," Herring says. "They heard our story and wanted to help us grow. They took time to get to know our company."

He adds, "The loan process can be intimidating, but everyone at RCU goes out of their way to make you feel comfortable and find the right person to help."

Hog Island's CEO had a similar experience—he says RCU understands their mission and supports their goals with an array of products and services, such as working lines of credit, fleet vehicle lending, and potential solar energy solutions. He also appreciates RCU's benefits for its members, such as financial counseling. He's been spreading the word to his employees—those who work hourly often see their incomes vary seasonally, so the financial counseling is a welcome perk.

"Just because you're making more money in the middle of summer doesn't mean it's going to be that way in January," he said. "We want to help them have the tools they need to plan for that."

He added that he appreciates that RCU "knows who we are and cares about what we're doing. It's not just about the money."

Morning Buzz events

In honor of Small Business Month, RCU will host two events for current business members, as well as other local businesses that are interested in connecting with other business owners and learning more about RCU's business services.

- RCU Napa campus, 480 Devlin Road, 7-9 a.m. Wednesday, May 14
- RCU Santa Rosa campus, 3033 Cleveland Ave., 7-9 a.m., Tuesday, May 20

Businesses can register at www.redwoodcu.org/morning-buzz.

Though this is the month small businesses are celebrated, at RCU they're top of mind every day, no matter how big or small. RCU proudly serves over 19,000 local businesses. The credit union is currently the #2 SBA 504 lender in the Northern California Market.

"Operating a business in Northern California presents unique opportunities and real challenges," says Steve Ward, SVP of Business Services. "It's important to have a local partner who wants to understand

your specific situation and present options to help you meet your goals. At RCU, we are committed to listening first and tailoring solutions to meet your unique needs.”

RCU’s [Business Services](#) team prides itself on their commitment to the local business community. Over the past 3 years, they have significantly enhanced the products and services they provide for their business members, ensuring they have access to products and the banking technology necessary to thrive in a competitive market. They offer a full suite of lending options supporting everyday purchases up to large commercial property purchases. RCU is also a Preferred SBA Lender, which allows them to process loans more quickly and efficiently with local decision-making.

About Redwood Credit Union

Founded in 1950, Redwood Credit Union is a full-service, not-for-profit financial institution providing personal and business banking to consumers and businesses in the North Bay and San Francisco. With a mission to passionately serve the best interests of its members, team members, and communities, RCU delivers many ways for its members to save and build money through checking and savings accounts, auto and home loans, credit cards, digital banking, business services, commercial and SBA lending, and more. Wealth management and investment services are available through Redwood Wealth Management, and [insurance](#) and [auto-purchasing](#) services are also offered through RCU Services Group (RCU’s wholly owned subsidiary). RCU has more than \$9.1 billion in assets and serves more than 489,000 members with full-service branches from San Francisco to Ukiah. For more information, call 1 (800) 479-7928, visit redwoodcu.org, or follow RCU on [Facebook](#), [Instagram](#), [X](#), and [LinkedIn](#) for news and updates.

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