

**Stephen Lozano**

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Stephen Lozano is the senior vice president for the Seattle commercial banking group of Union Bank of California, N.A. He has more than 20 years of experience advising businesses in a wide range of industries.

In his current role, Lozano is responsible for Union Bank's commercial business in Washington. He is responsible for all corporate and middle market lending operations with offices in Seattle, Tacoma, Bellevue, and Wenatchee.

He started his career in the banking industry at Bank of America. He also worked for First Interstate Bank and Bank of the West. Prior to joining Union Bank in 2001, he founded Onvoi Business Solutions, a human resources outsourcing company in Rancho Cordova, California.

Lozano earned his bachelor's degree in business/account from Cal State University, Sacramento. He is also a Certified Public Accountant and member of the American Institute Certified Public Accountants, the California Society of CPAs and The Rainier Club, Seattle.