

Optus Bank Champions Economic Empowerment Through Support of Agriculture Technology Campus in South Carolina

COLUMBIA, SC, UNITED STATES, July 17, 2025 /EINPresswire.com/ -- Optus Bank Champions Economic Empowerment Through Support of Agriculture Technology Campus in South Carolina

Optus Bank proudly announces its pivotal role in financing the groundbreaking Agriculture Technology Campus (ATC) in Early Branch, South Carolina. Located in Hampton County—one of the most economically distressed regions in the state—this transformative project represents a major leap forward for sustainable agriculture and rural economic revitalization in the United States.

Optus Bank led a USDA-backed capital stack totaling more than \$46 million, including Food Supply Chain and Business & Industry loans in conjunction with Phoenix Lender Services, a subsidiary of Community Bankshares. The ATC is expected to generate over \$350 million in private



Local, legislative and state leaders gathered at the construction site on July 16 to celebrate the partnership and view the construction underway.

capital investment and create more than 1,000 new jobs in Hampton County, one of South Carolina's most underserved regions.

"At Optus Bank, we are deeply committed to Banking On Communities—by fueling innovation, expanding access to capital, and creating economic opportunity," said Benita Lefft, President of

Optus Bank. "This project is a powerful demonstration of how mission-driven finance can be used as a tool to uplift rural economies, support environmental stewardship, and create generational impact."

The Agriculture Technology Campus will include 400+ acres of hydroponic greenhouses, and a cutting-edge processing facility designed to grow organic vegetables using 90% less water and no harmful pesticides. By drastically reducing food miles and cutting reliance on imported produce from Mexico, California, and Canada, the ATC will serve as a scalable model for domestic food security, sustainability, and climate-conscious innovation.

"This is more than a farming initiative—it's a sustainable solution to structural weaknesses in our national food supply chain," said Reggie Webber, Executive Vice President and Chief Credit Officer at Optus Bank. "We're proud to help bring this vision to life through innovative capital solutions that deliver long-term value to people and planet alike."

Optus Bank structured two USDA Food Supply Chain loans totaling \$29.6 million and a \$16.5 million Business & Industry loan, ensuring the financial infrastructure necessary for this historic initiative. This public-private partnership reflects the power of aligned investments to drive economic transformation into communities that have long been overlooked.

The facility—developed by Agricultural Scientific, LLC and operated by Lokal Harvest USA, a subsidiary of Harvest House, one of Europe's leading greenhouse operators—will supply major U.S. retailers including Walmart, Kroger, Sam's Club, Trader Joe's, and Publix with fresh, locally grown produce. The project is also expected to cut carbon emissions by approximately 600 metric tons per 100 truckloads of produce delivered.

"This is a landmark moment for agriculture, rural America, and sustainability," said Chris Hurn, President of Phoenix Lender Services and Community Bankshares, Inc. "By investing in local food production, we're not only boosting U.S. agriculture, but also bringing manufacturing back home, reducing reliance on foreign supply chains, and creating lasting economic impact."

As construction officially begins, Optus Bank joins community partners, state officials, and federal stakeholders to celebrate a new era of inclusive economic development—an era rooted in Banking On Communities and redefining what's possible through mission-aligned investment.

About Optus Bank

Established in 1921, Optus Bank is a federally designated Minority Depository Institution (MDI) and certified Community Development Financial Institution (CDFI) dedicated to serving underserved communities. Optus is committed to Banking on Communities Through Innovation, Impact, and Economic Empowerment, providing access to capital, financial education, and full-service banking for individuals, small businesses, and mission-aligned organizations. https://optus.bank/

ABOUT PHOENIX LENDER SERVICES

Based in Georgia and serving clients nationwide, Phoenix Lender Services offers a comprehensive suite of commercial lending solutions, including loan underwriting, closing, and servicing; participant lender matching; secondary market sales; portfolio management; risk analysis; and compliance reviews and regulatory support. Our seasoned professionals combine extensive industry expertise in SBA, USDA, and other commercial government-guaranteed lending with industry-leading technologies to deliver tailored solutions that align with each client's unique strategic goals. Phoenix Lender Services is leading the way in SBA and USDA commercial lending.

ABOUT COMMUNITY BANKSHARES INC

Community Bankshares, Inc. is a dynamic company that is revolutionizing the financial landscape via its support for America's businesses. As a mission-focused company, we are redefining how lending capital is provided across the nation and its territories in ways that promote business stability and encourage local area prosperity. In doing so, we foster economic growth, job creation and retention, and community strength. <u>https://communitybankshares.com/</u>

ABOUT LOKAL HARVEST USA

Lokal Harvest USA is a leading producer of hydroponic greenhouse vegetables, bringing advanced farming techniques and global supply chain expertise to the U.S. market in partnership with Harvest House, one of Europe's largest greenhouse operators. https://agtechcampus.com/

Tereacy Pearson Optus Bank +1 803-830-6170 email us here Visit us on social media: LinkedIn Instagram Facebook YouTube

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