

# CannabisQuarterly NEWSLETTER

Banking on Growth, Innovation & Community

Q1  
2025

## The Future of Cannabis Banking Starts Here

### IN THIS ISSUE:

- Emerging cannabis banking trends & financial insights
- Industry analytics & market shifts
- Culture & community highlights: How cannabis is changing lives
- Innovative products & services designed for cannabis businesses
- Regulatory updates & what's next for cannabis banking

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## TOP TRENDS

**Global Expansion & Trade** – With Germany, Thailand, and Mexico making moves toward cannabis reform, international banking partnerships are opening new doors.

**The Growth of Cannabis-Focused Banks & Credit Unions** – More financial institutions are stepping into the space, but regulatory uncertainty remains a challenge.

**Cannabis & AI: Smarter Business Decisions** – From AI-powered compliance monitoring to predictive sales analytics, technology is reshaping how businesses manage risk and opportunity.

**SAFE Banking Act (Still) on the Horizon** – While it hasn't passed yet, bipartisan support is stronger than ever, meaning 2025 could be the year cannabis businesses get full banking access.

## CANNABIS INDUSTRY *by the* Numbers

\$38.6  
Billion

U.S. legal cannabis sales projected for 2025, up 14% from last year.

5  
New States

Ohio, Minnesota, Pennsylvania, Florida, and Wisconsin are all expected to expand cannabis laws in 2025.

80%

80% of Consumers prefer non-cash payments, yet only 40% of dispensaries offer cashless transactions.

CANNABIS BANKING EDITION

FUN  
FACTS

**The cannabis industry employs more people than the coal industry in the U.S., with over 428,000 full-time workers.**

**California alone sees over \$1 billion in tax revenue from legal cannabis sales annually.**

COMMUNITY & CULTURE:

# Cannabis Beyond Business

At Mission Valley Bank, we believe cannabis banking is about economic empowerment, social equity, and community growth.

**Workforce Boom** – The cannabis industry now employs more people than the coal and textile industries combined, offering new job opportunities across the country.

**Giving Back: Social Equity Spotlight** – Meet Green Harvest Co., a minority-owned dispensary in Los Angeles providing job training programs for individuals impacted by past cannabis convictions.

**Cannabis & Creativity** – From fashion collabs to music festivals, cannabis is shaping modern culture like never before. Check out our exclusive interview with artist & entrepreneur Janelle S., who launched a cannabis-inspired art collective.

**Sustainable Cannabis** – Leading brands are embracing eco-friendly cultivation, using solar power, regenerative farming, and biodegradable packaging to lower the industry's carbon footprint.

## MISSION VALLEY BANK Cannabis Banking That Works for You

Whether you are launching a startup, scaling your business, or managing compliance, our customized banking solutions help cannabis businesses grow.

**CANNABIS BUSINESS CHECKING & SAVINGS**  
Secure accounts designed for dispensaries, cultivators, and distributors.

**COMMERCIAL LENDING & GROWTH CAPITAL**  
Funding solutions for real estate, equipment, and expansion.

**CASH MANAGEMENT & ARMORED TRANSPORT**  
Secure pickup and deposit services.

**DIGITAL PAYMENT SOLUTIONS**  
The future is cashless! Explore our newest digital transaction options.

**TREASURY MANAGEMENT SERVICES**  
Efficiently manage large cash volumes while ensuring compliance.

## & INDUSTRY UPDATES POLICY WATCH

**Cannabis and Trump 2.0: 2025 and beyond** - Reuters  
<https://www.reuters.com/legal/litigation/cannabis-trump-20-2025-beyond-2025-01-09/>

**Cannabis industry predictions 2025: Market trends** - Marijuana Venture  
<https://www.marijuanaventure.com/cannabis-industry-predictions-2025-market-trends/>



## UPCOMING EVENTS & NETWORKING

**Hall of Flowers Tradeshow**  
March 2025 | Ventura  
Celebrating the businesses and communities in cannabis.

**MJ Unpacked**  
April 2025 | New York City  
A high-level networking event for cannabis brands, investors, and financial partners.

### Stay Connected & Grow with Us!

We're more than a bank—we're your partner in cannabis success. Stay up to date on industry trends, financial insights, and exclusive opportunities.

Contact Us Today!

ONLINE [www.missionvalleybank.com/specialty-banking](http://www.missionvalleybank.com/specialty-banking)



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